



**State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment
HGAC-W/Lower Colorado Region**

November 21, 2018



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Disclaimer

This Regional Needs Assessment is preliminary and subject to change as additional data and information becomes available.

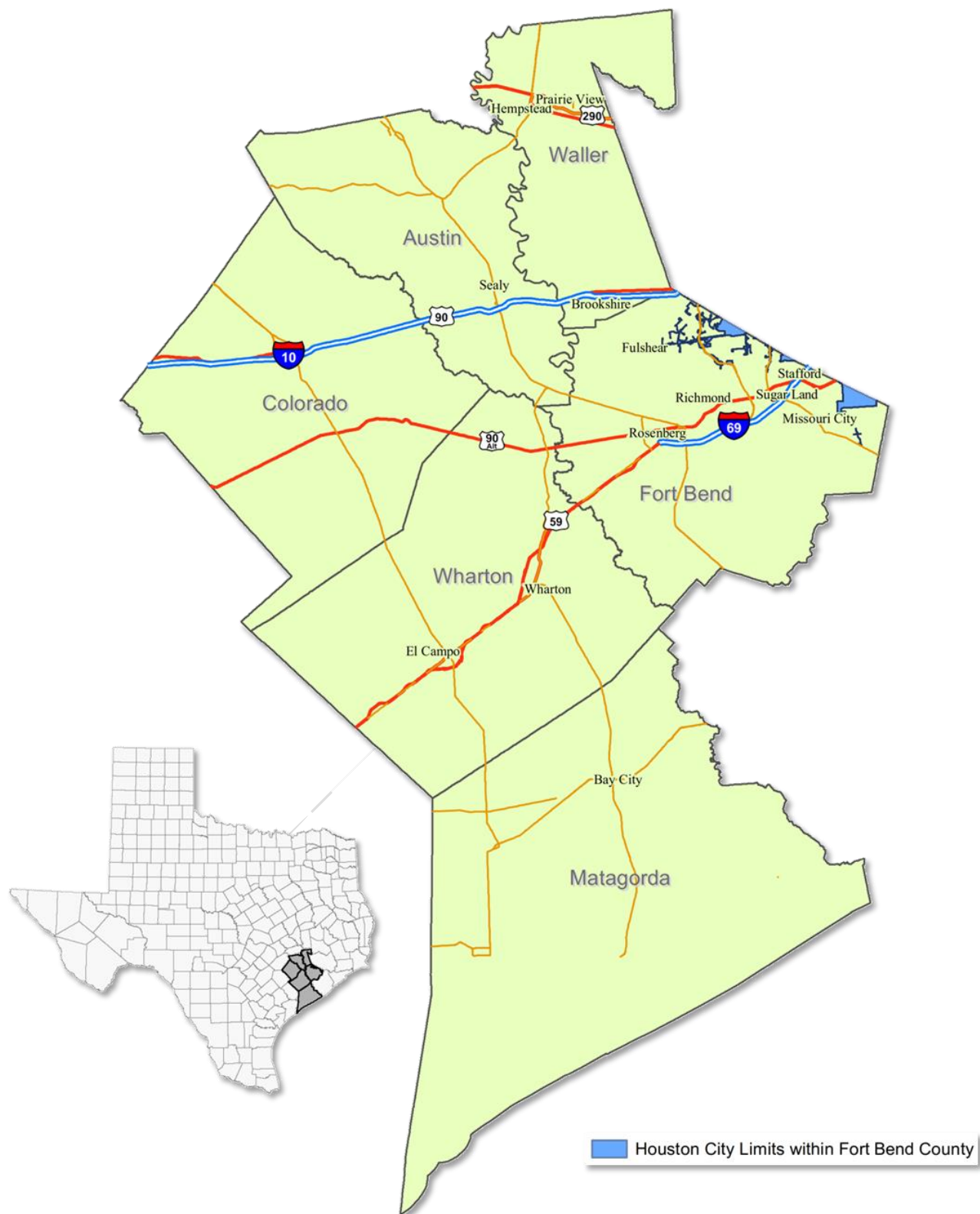
Executive Summary

Hurricane Harvey made landfall in south-central Texas on August 25, 2017. Millions of residents were impacted with extremely high winds, heavy rains, and a massive storm surge that swamped coastal areas. In response to the housing damage as a result of Hurricane Harvey, Congress allocated Community Development Block Grant – Disaster Recovery (CDBG-DR) funds to support the recovery.

Over \$1 billion is allocated to six regional areas that were impacted by Hurricane Harvey. These funds will be administered by Texas General Land Office (GLO) through the Homeowner Assistance Program (HAP, or Program), with \$218,621,431 of these funds allocated for housing assistance to owner occupied households in Austin, Colorado, Fort Bend, Matagorda, Waller, and Wharton counties. These six counties make up the Houston-Galveston Area Council West (HGAC-W)/Lower Colorado Region. This region is depicted in Figure 1 on the following page.

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Figure 1: HGAC-W/Lower Colorado Region Map



This Regional Needs Assessment utilized the most current information available to ascertain location and extent of unmet need in the region. Area incomes were analyzed to establish funding targets for the three Low-to-Moderate Income (LMI) brackets, to achieve compliance with the United States Department of Housing and Urban Development (HUD) requirement that at least 70% of CDBG-DR funding be used on activities benefiting LMI households. This also meets the HUD national objective of principally benefitting LMI persons, with remaining funds expended on a fourth income bracket meeting the national objective of addressing an urgent need.

In addition, demographic analyses were conducted of vulnerable populations that are less likely than other eligible survivors to be reached by general program marketing and outreach activities. In turn, enhanced and targeted outreach to these populations is developed. This provides equitable opportunity for survivors to apply for assistance and serves as part of compliance with the federal requirement to affirmatively further fair housing.

Vulnerable populations in this analysis include:

- LMI
- Racial and ethnic minorities living in poverty
- Veteran
- Elderly
- Limited English Proficiency (LEP)
- Female Head of Household
- Displaced homeowners / abandoned homes
- Household Members Under 18
- Living in a flood hazard zone
- Disabled

This Regional Needs Assessment process will also include a citizen participation process including meetings with interested stakeholders.

Results and Findings

Quantitative data from the Federal Emergency Management Agency (FEMA), the United States Census Bureau, and HUD was analyzed to establish which parts of the region met the program prioritization criteria, as established by the GLO.

Using the data available, Geographic Information System (GIS) maps were created to identify targeted areas of need within each county and are included in this Needs Assessment. The majority of this information is available at the block group level, with some data collected at the Census Tract, ZIP code, city, or county level. These areas of need will be specifically targeted in the Outreach Plan developed for this region, but it should be noted that these targeted areas do not encompass all of the need in the region. Therefore, non-targeted general marketing and outreach will occur throughout the region to adequately reach potentially eligible households.

Unmet Needs

As part of the FEMA Individual Assistance (FEMA IA) Program, household site inspections were performed to determine the total amount of loss of the registrant household, referred to as the FEMA Verified Loss (FVL). FVL is based on the minimum amount necessary to restore the

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home to a safe, sanitary, and secure condition and does not necessarily represent the full cost of repairs needed to fully repair, rehabilitate, or reconstruct the home. However, FVL can be used as an indicator of the level of damage a household experienced by using a methodology developed by HUD that evaluates the relationship between FVL and the total cost to repair, rehabilitate, or reconstruct the home. The calculation methodology for unmet needs is described in greater detail in the Calculation Methodology and Assumptions section of this document. It should be noted that these figures are estimates; the actual amount of damage and potential unmet need may be higher or lower than the estimates. Table 1 below shows the FVL and Unmet Needs by county and Figure 2 on the following page depicts the Unmet Need levels by block group.

Table 1: Unmet Needs Estimates – HGAC-W/Lower Colorado Region

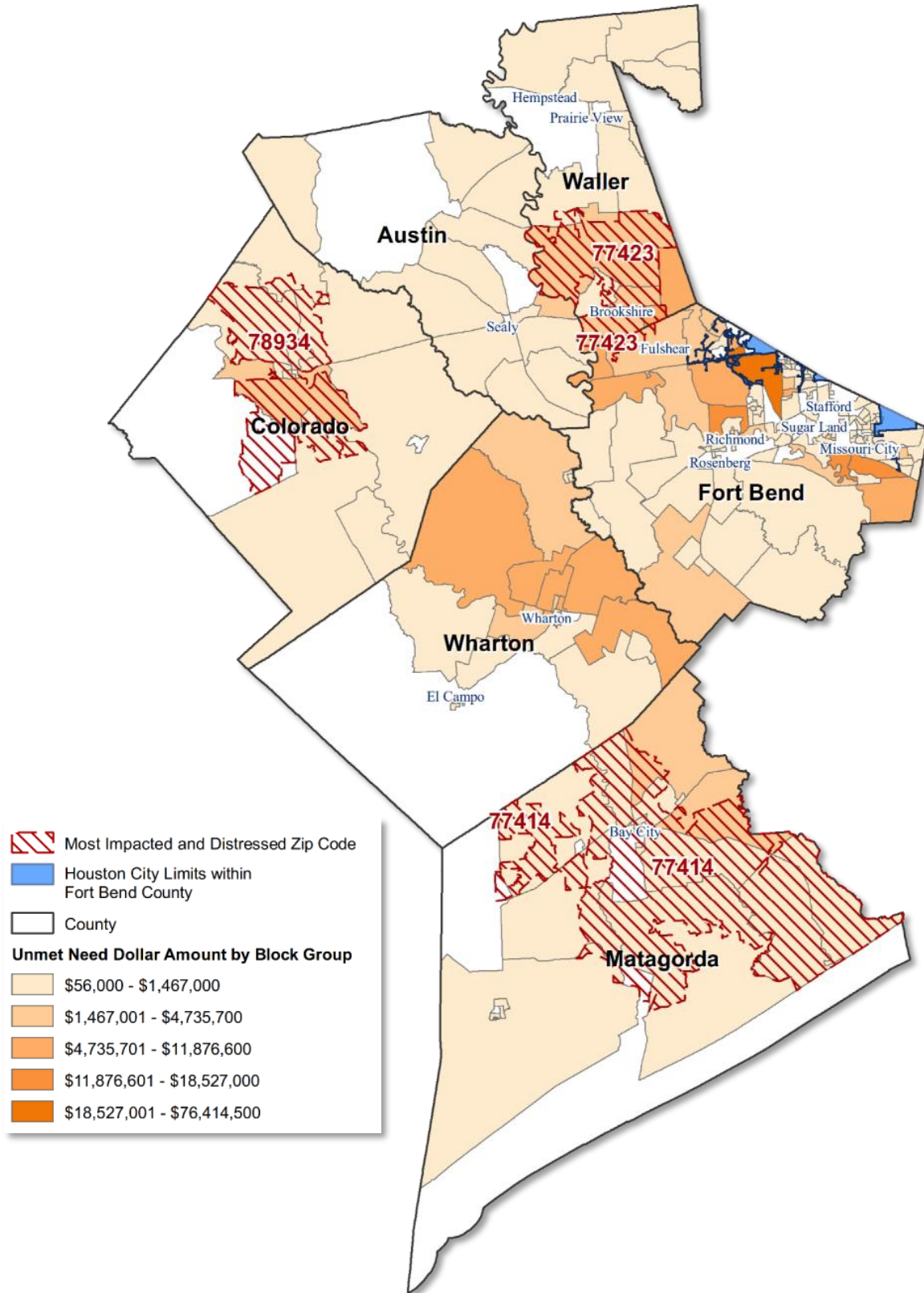
County	FVL*	Unmet Needs Estimate**
Austin County	\$2,250,055.44	\$6,347,022
Colorado County	\$1,601,937.43	\$5,469,396
Fort Bend County	\$114,364,028.17	\$392,266,870
Matagorda County	\$4,658,255.55	\$11,645,478
Waller County	\$5,537,775.87	\$18,814,640
Wharton County	\$20,407,479.81	\$66,213,332
HGAC-W/Lower Colorado Total	\$148,819,532.27	\$500,756,738

*FEMA Verified Loss to Owner Occupied Structures

**Unmet Needs Estimate to Owner Occupied Structures

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Figure 2: Range of Unmet Need



Funding Targets by Income Bracket

The HUD Approved Action Plan for this Program specifies that at least 70% of the funding available for this region must be spent on LMI households. The HAP Funding targets by Income Bracket can be found in Table 2 below. Of the 15,787 households with a FVL greater than \$0, more than half are LMI, or less than 80% of the Area Median Family Income (AMFI).

- Greater of 0-30% AMFI or Federal Poverty Level) 30.61%
- 31-50% AMFI 8.51%
- 51-80% AMFI 14.04%

Table 2: HAP Funding Targets (%) by Income Category – HGAC-W/Lower Colorado Region

Income Category	Count*	% of Count	Minimum Target	Maximum
Greater of 0-30% AMFI** or Federal Poverty Level	4,833	30.61%	30.61%	
31-50% AMFI	1,344	8.51%	8.51%	
51-80% AMFI	2,217	14.04%	14.04%	
0-80% AMFI (Non-Targeted)			16.83%	
Above 80% AMFI	7,393	46.83%		30.00%
Total	15,787	100.00%	70.00%	30.00%
Total LMI	8,394	53.17%	70.00%	100.00%

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** AMFI is the midpoint of an area's (e.g., County or Metropolitan Statistical Area) income distribution for family households – half of families in a region earn more than the median and half earn less than the median. Under HUD guidelines, the income threshold of 80% of the AMFI designates if a family household is classified as LMI. If a family's household income is less than 80% AMFI, it is considered LMI. A family household consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

It is a priority of HAP that LMI households receive assistance in proportion to the damage those households received in Hurricane Harvey. This Regional Needs Assessment establishes minimum allocations to the three LMI categories in pursuit of this priority. Based on the 70% minimum allocation to LMI populations, the minimum funding targets are depicted in Table 3, with the remaining \$65,586,429.30 allocated to Urgent Need households above 80% AMFI.

Table 3: HAP Funding Targets (\$) by Income Category – HGAC-W/Lower Colorado Region

	Minimum Target	Maximum
<i>Budget</i>	<i>\$218,621,431.00</i>	
Greater of 0-30% AMFI** or Federal Poverty Level	\$66,928,319.25	
31-50% AMFI	\$18,611,972.08	
51-80% AMFI	\$30,701,445.02	
0-80% AMFI (Non-Targeted)	\$36,793,265.35	
Above 80% AMFI	\$0.00	\$65,586,429.30
Total	\$153,035,001.70	\$65,586,429.30
Total LMI	\$153,035,001.70	\$218,621,431.00

** AMFI is the midpoint of an area's (e.g., County or Metropolitan Statistical Area) income distribution for family households – half of families in a region earn more than the median and half earn less than the median. Under HUD guidelines, the income threshold of 80% of the AMFI designates if a family household is classified as LMI. If a family's household income is less than

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80% AMFI, it is considered LMI. A family household consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

The maximum percentage that can be allocated to non-LMI households is 30%; therefore, the remaining 70% is distributed proportionately among the three LMI categories.

While 30.61% of the total impacted population is below the greater of 30% AMFI or the federal poverty level, that same number comprises 57.57% of the total number of LMI households within the impacted population. Similarly, Very Low and Low-Income households comprise 16.00% and 26.43%, respectively. Therefore, the minimum funding target for the targeted LMI category is adjusted to include an additional \$36,793,265.35 that can be provided to any LMI household, bringing the total minimum funding target percentage for LMI households to 70%.

Other Goals/Targets

The HAP program is open to all eligible affected survivors in the region. Certain demographics of affected survivors are less likely to be reached by general marketing and outreach and will be considered in our targeted outreach methodology including areas with:

- High concentrations of racial and ethnic minorities living in poverty
- High relative concentrations of veteran individuals
- High relative concentrations of elderly individuals
- High relative concentrations of LEP individuals
- High relative concentrations of female heads of household
- High relative concentration of displaced homeowners or abandoned homes
- High relative concentrations of FEMA IA Households in the Floodplain
- High relative concentrations of self-reported FEMA registrants with access and functional needs (AFN)
- High relative concentrations of persons with a hearing difficulty
- High relative concentrations of persons with a vision difficulty
- High relative concentrations of persons with a cognitive difficulty
- High relative concentrations of persons with an ambulatory difficulty
- High relative concentrations of persons with a self –care difficulty
- High relative concentrations of persons with an independent living difficulty

In areas where these populations are concentrated, an enhanced and targeted outreach approach will be implemented as described later in this document in the section on Targeted Marketing and Outreach Strategies by Geographic Area.

Most Impacted and Distressed (MID) Areas

Through the Federal Register, HUD defined the Most Impacted and Distressed (MID) areas impacted by Hurricane Harvey. Per the federal requirement and the State of Texas's Action Plan, at least 80 percent of total allocated funds must address unmet needs within these areas.

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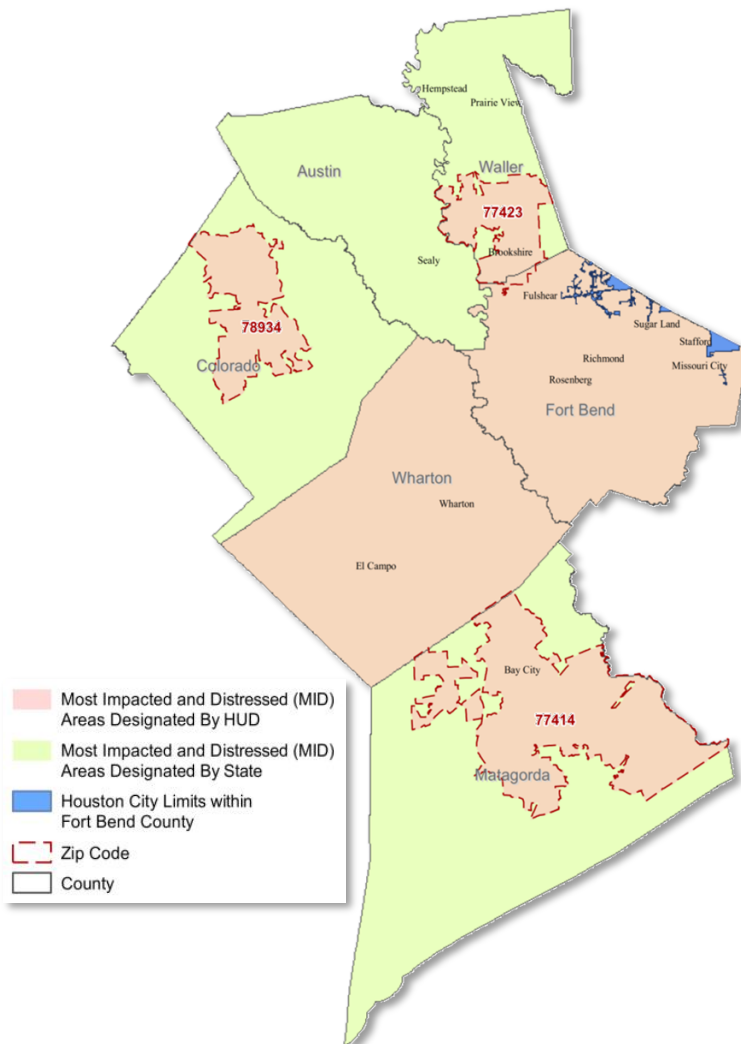
Table 4 below depicts the funding distribution to the HUD and State MID areas in the HGAC-W/Lower Colorado region.

Table 4: MID Funding Allocations

Most Impacted and Distressed Area	Total Funding Allocation
HUD MID	\$152,295,880
State MID	\$66,325,551
HGAC-W/Lower Colorado Total	\$218,621,431

Two counties within the HGAC-W/Lower Colorado Region were identified as HUD MID areas. These are Fort Bend and Wharton. In addition, three ZIP codes (77414, 78934, and 77423) are also classified as HUD MID areas. These ZIP codes are in Matagorda, Colorado, and Waller counties, respectively. Figure 3 below represents the HUD and State MID areas in relation to the region.

Figure 3: HGAC-W/Lower Colorado Region MID Areas



General Marketing and Outreach Strategies

Marketing that is well-planned, strategic, consistent, and ongoing is an important component of a successful Program. The marketing goals for HAP in the HGAC-W/Lower Colorado Region are:

- Inform and engage the potential applicants residing within the impacted counties;
- Assist applicants in program enrollment;
- Assist applicants towards a better understanding of unresolved issues preventing their progression through the program;
- Assist (where applicable) community partners in serving applicants;
- Manage applicant and stakeholder expectations (e.g., program timeframes, funding limits, eligibility requirements).

The marketing and outreach channels to be utilized to achieve the marketing goals, regardless of the criteria for targeted marketing and outreach, include but are not limited to the following:

- Print Media
 - Newspapers
 - Weekly circulars/neighborhood newsletters
- Broadcast Media
 - Radio
 - Television (local and cable access channels)
- Internet/Social Media
 - HAP website
 - Facebook/Instagram/Twitter
- Print Materials
 - Flyers/push-cards
 - Brochures/pamphlets
 - Press releases and public service announcements
 - Direct mailings
- Community Engagement
 - Program sponsored outreach events
 - Community-sponsored events

In order to align with the goals of providing outreach to the LEP populations, the print materials will be available in multiple languages, and will be compliant with GLO's guidelines for HAP marketing materials. Additionally, community engagement events will include bilingual staff.

Messages will be repeated multiple times and through multiple methods as mentioned above so that the message specific to HAP does not become lost in the mix of other disaster recovery messaging. When shortcomings are identified, information and the way it is distributed will be adjusted to ensure that as many applicants as possible receive the information in the most effective way possible.

Marketing and outreach efforts will leverage traditional communication outlets like radio, print, and digital media with non-traditional communication outlets like social media. Working with

local community groups will be critical for reaching the intended audience and establishing trust in the Program. Elected officials, church leaders, and local agencies, and school boards can help establish opportunities for more pointed communication directly with the applicant.

Community engagement will include identifying and establishing relationships with community entities such as human and social service organizations, religious and faith-based organizations, schools and daycare providers, non-profit organizations, medical centers, and businesses.

It is important to note that while specific areas will be targeted for enhanced marketing and outreach, all residents in the affected areas are eligible to apply.

Targeted Marketing and Outreach Strategies by Geographic Area

Enhanced and targeted outreach will focus on hard-to-reach populations. These are persons less likely to receive information about the program and their potential eligibility through traditional sources. Where radio, TV, and web-based outreach are ineffective, focus will be given to print flyers and face-to-face information exchange. All print materials will be available in multiple languages and all outreach events will be attended by bi-lingual staff. While general marketing and outreach strategies will be deployed across the region, additional targeted marketing and outreach will be conducted to reach the most vulnerable and hardest to reach households. It is important to establish a targeted marketing and outreach strategy to reach certain vulnerable populations and provide equitable opportunities to apply for program benefits. These identified populations are often less likely to be reached by general marketing and are deterred from applying due to financial, physical, social, or language barriers. Implementing a targeted marketing and outreach strategy supports equitable opportunity for survivors to apply for assistance and contributes to affirmatively further fair housing.

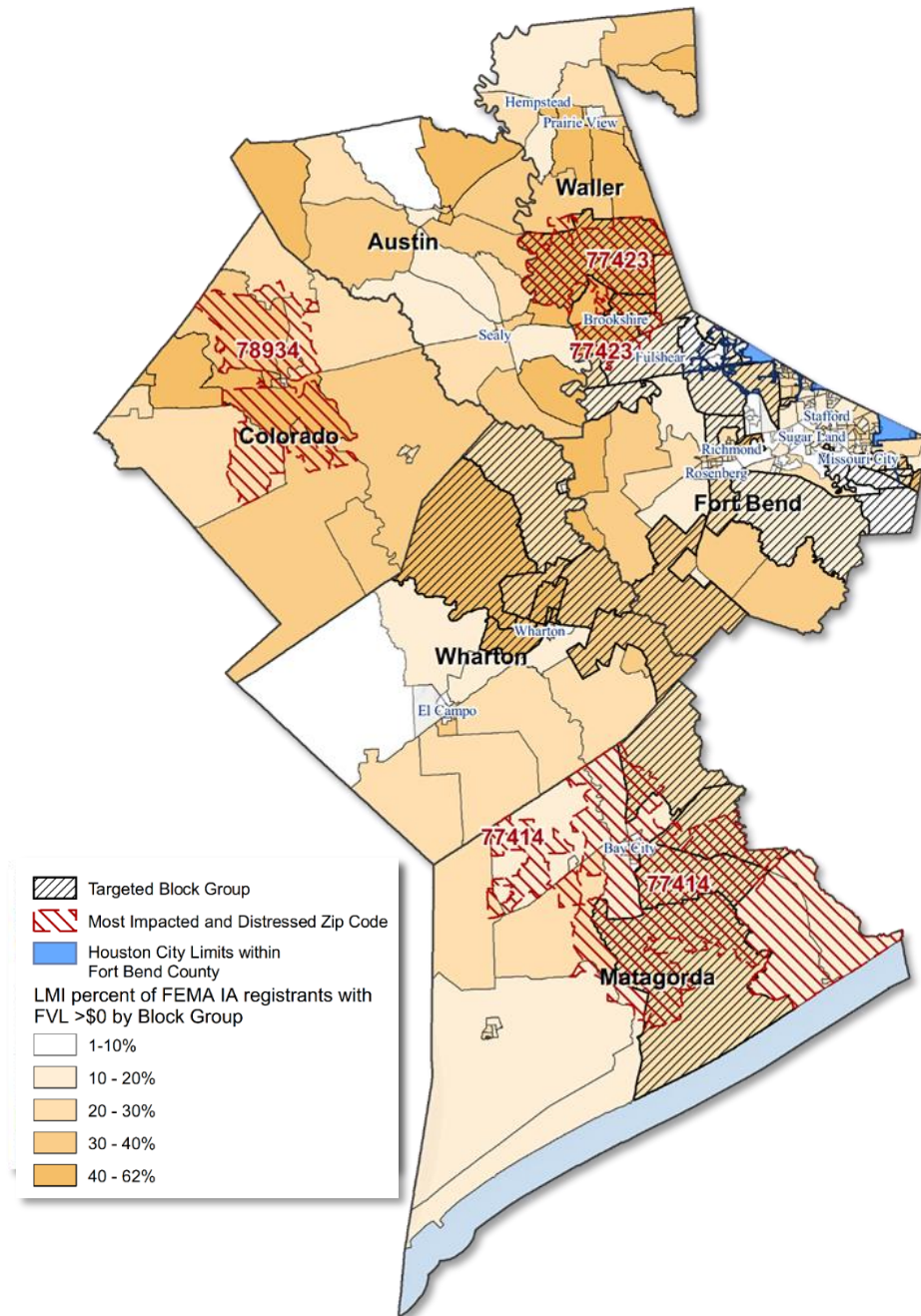
The targeted marketing and outreach strategy targets specific demographics in areas significantly impacted by Hurricane Harvey based on number of households impacted and level of impact. It would not be practical nor an effective or efficient use of resources to conduct targeted marketing and outreach, such as door-to-door canvassing, in all areas of the region without considering the level of impact on the area and the area demographics. Data available from FEMA on households affected by Hurricane Harvey who applied for FEMA IA programs provides an indicator of where concentrations of affected households occur. This data can be sorted at the regional level down to the block group level. Block groups that met criteria for minimum number of households affected with a minimum average level of impact were identified as having a level of impact that warrants additional targeted marketing and outreach. This included block groups that met any one of the following criteria:

- 1) Any block group with at least 80 LMI registrant households where the average FEMA verified loss for the LMI households is at least \$1,000; or
- 2) Any block group with at least 75 registrant households of any income where the average FEMA verified loss for the households is at least \$3,000; or
- 3) Any block group with at least 40 registrant households of any income where at least half of the total households in the block group are registrant households. This factor was added to

include small population block groups that had proportionately high numbers of affected households.

The methodology and values used to identify block groups for targeted marketing and outreach is described in the Calculation Methodology and Assumptions section of this document. This resulted in 15 percent of block groups in the region being identified for targeted marketing and outreach. These areas are highlighted in the figure below.

Figure 4: Areas for Targeted Marketing and Outreach



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To determine the specific marketing and outreach activities to conduct in the block groups identified above, demographic analysis was conducted of vulnerable populations that may be less likely than other eligible survivors to be reached by general program marketing and outreach activities. Demographics analyzed are listed in the table below along with example marketing and outreach activities. These activities consider the unique needs of the identified population and the services and communication channels that can be leveraged to reach the targeted population. Threshold criteria was established to identify areas to receive the targeted marketing and outreach for each target population. In most cases the 75th percentile value was used as the threshold percentage, meaning that 25% of the areas in the region would be targeted for the marketing and outreach activities if the area also meets the criteria described in the Calculation Methodology and Assumptions section below for concentration of households affected by Hurricane Harvey. When this resulted in threshold values less than 5%, a value of 5% was typically used as the minimum value to represent a population concentration. Some exceptions to this method were made to identify additional areas to target. For example, to reach additional areas with high concentrations of African-American or Asian populations living in poverty, tracts are included if the population of the minority group is greater than the regional average and has a poverty rate greater than the regional average regardless of race or ethnicity. This resulted in an increase from 18 to 29 percent of census tracts identified as having a concentration of African-Americans living in poverty and an increase from 1 to 10 percent of census tracts identified as having a concentration of Asians living in poverty. Additional detail on the determination of areas to target marketing and outreach activities tied to demographics is provided in the Calculation Methodology and Assumptions section. The Table below lists the specific threshold criteria for each demographic.

Table 5: Marketing and Outreach Activities

Demographic	Data Source	Threshold (%)	Example Targeted Marketing and Outreach Activities
LMI households	FEMA Individual Assistance and HUD Section 8 Income Limits	80.0% (75 percentile)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Ads on Public Transportation
Racial and ethnic minorities living in poverty – Black/African-American	U.S. Census – ACS	5.0% or Above Average Black/African-American Population and Poverty Rates (30% of block groups)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Ads on Public Transportation
Racial and ethnic minorities living in poverty - Hispanic	U.S. Census – ACS	9.1% (75 percentile)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Ads on Public Transportation
Racial and ethnic minorities living in poverty - Asian	U.S. Census – ACS	5.0% or Above Average Asian Population and Poverty Rates (8% of block groups)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Ads on Public Transportation
Limited English proficiency (LEP) for Spanish speakers*	U.S. Census – ACS	5.0% (73 percentile)	<ul style="list-style-type: none"> • Printed documents translated into multiple languages • Bilingual staff during outreach events • Broadcast media

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Demographic	Data Source	Threshold (%)	Example Targeted Marketing and Outreach Activities
Special access and functional needs (AFN)	FEMA Individual Assistance	5.0% (81 percentile)	<ul style="list-style-type: none"> • Texas Health and Human Services (HHS) • Broadcast media • Print media • HUD Approved Housing Counseling Agencies
Persons with a hearing difficulty	U.S. Census – ACS	5.0% (87 percentile)	<ul style="list-style-type: none"> • Texas HHS • HUD Approved Housing Counseling Agencies
Persons with a vision difficulty	U.S. Census – ACS	5.0% (93 percentile)	<ul style="list-style-type: none"> • Texas HHS Broadcast media • HUD Approved Housing Counseling Agencies
Persons with a cognitive difficulty	U.S. Census – ACS	5.0% (76 percentile)	<ul style="list-style-type: none"> • Texas HHS HUD Approved Housing Counseling Agencies
Persons with an ambulatory difficulty	U.S. Census – ACS	8.6% (75 percentile)	<ul style="list-style-type: none"> • Texas HHS Broadcast media • Print media • HUD Approved Housing Counseling Agencies
Persons with a self-care difficulty	U.S. Census – ACS	5.0% (95 percentile)	<ul style="list-style-type: none"> • Texas HHS • HUD Approved Housing Counseling Agencies
Persons with an independent living difficulty	U.S. Census – ACS	7.1% (75 percentile)	<ul style="list-style-type: none"> • Texas HHS • HUD Approved Housing Counseling Agencies
Households with elderly individuals (i.e., 65 years or older)	U.S. Census – ACS	33.6% (75 percentile)	<ul style="list-style-type: none"> • Texas HHS • Area Agency on Aging (HGAC) • Print media • HUD Approved Housing Counseling Agencies
Households with children under 18	FEMA Individual Assistance	48.3% (75 percentile)	<ul style="list-style-type: none"> • School Boards (flyers sent home with students) • Region Education Service Center • School District
Female heads of household	U.S. Census – ACS	11.8% (75 percentile)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Broadcast Media • Print Media
Destroyed homes	FEMA Individual Assistance	5.0% and 10 or more homes destroyed (99 percentile)	<ul style="list-style-type: none"> • No areas met threshold
Living in FEMA-designated flood hazard zone	FEMA Individual Assistance	15.4% (75 percentile)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Print Media • Broadcast Media
Veterans	U.S. Census – ACS	8.7% (75 percentile)	<ul style="list-style-type: none"> • Community Centers • Events coordinated with HGAC Veteran Services

*Analysis of U.S. Census data at the Census tract level for language spoken at home identified few instances in which a Census Tract had at least 5% of persons who spoke a language at home other than English or Spanish and spoke English less than “very well”. Given this and the assumption that many of those households may speak English “well” it was determined that targeting multi-lingual outreach to non-English languages other than Spanish speaking populations is not warranted. However, material will be made available that will provide contact information for those who speak certain languages other than English or Spanish and do not speak English well.

HGAC-W/Lower Colorado Region

Spanning six counties, the HGAC-W/ Lower Colorado Region has a population of 811,246 individuals in 263,474 households.¹ More than 5% of households in the region received a FEMA IA award after Hurricane Harvey, over one-half of which were LMI. In total, the region suffered over \$148 million in FVL, with nearly \$500 million in estimated unmet need. Two counties are designated as MID areas, Fort Bend and Wharton, as well as three ZIP codes: 77414, 78934, and 77423. These zip codes are in Matagorda, Colorado, and Waller counties, respectively.

The region is comprised of 313 total block groups. Through the established target prioritization criteria, marketing and outreach activities will be aimed at 45 block groups or 274,328 individuals, many of whom live in areas with high concentrations of LMI households, minority individuals, and other vulnerable populations. The demographics for the total targeted population are listed in Table 6 below.

Table 6: HGAC-W/Lower Colorado Region Targeted Population: Demographics – Block Group

Demographic	Total
Total Population in Targeted Block Groups**	274,328
Total Households in Targeted Block Groups**	84,529
Total FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0*	9,760
Total LMI Households*	4,433
Total LEP (Spanish) Individuals**	5,342
Total AFN Individuals**	227
Total Elderly Households**	13,244
Total Households with Children under 18**	45,736
Total Female Head of Household**	6,100
Total Destroyed Homes*	6
Total Households In Floodplain*	1,961
Total Veteran Individuals**	11,178

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

Counties

Austin

Austin County is the Northwest most county in the HGAC-W/Lower Colorado Region, and was not declared a MID by HUD. According to 2016 Census data, Austin County has a total population of 29,107. 247 households had a FVL totaling \$2,250,055. This county has 20 total block groups, with all 20 of those containing a FEMA applicant with a FVL greater than \$0.

¹ Data Source: U.S. Census, 2016 American Community Survey (ACS) five-year estimate (2012-2016).

However, none of the block groups exceeded the threshold criteria for impacted households to be considered for targeted marketing and outreach. General marketing efforts at the regional and county level are appropriate and no specific demographic or geographic targeting will be conducted. At least one application intake session will be held within the county and further consultation with county officials, emergency management coordinator, and social service organizations may be used to identify specific homeowners that were not identified through this Needs Assessment.

Colorado

Colorado County shares a border with Austin County and is similarly more rural than other counties in the region. Colorado County was not declared a MID county by HUD. According to 2016 Census data, Colorado County has a total population of 20,792. 273 households had a FVL totaling \$1,601,937. This county has 18 total block groups, with all 18 of those containing a FEMA applicant with a FVL greater than \$0.

However, none of the block groups exceeded the threshold criteria for impacted households to be considered for targeted marketing and outreach. General marketing efforts at the regional and county level are appropriate and no specific demographic or geographic targeting will be conducted. At least one application intake session will be held within the county and further consultation with county officials, emergency management coordinator, and social service organizations may be used to identify specific homeowners that were not identified through this Needs Assessment.

Fort Bend

Fort Bend County is the most populated and urban county in the region, and due to the concentration of impacted households has significant outreach and engagement needs. Fort Bend County was declared a MID area by HUD as a result of Hurricane Harvey. According to 2016 Census data, Fort Bend County has a total population of 642,942. 11,292 households had a FVL totaling \$114,364,028. This county has 188 total block groups with all 188 of those containing a FEMA applicant with a FVL greater than \$0.

Using the methodology described in the section above, a population of 245,399 was identified to be targeted for enhanced outreach in this area. This population exceeds the thresholds identified above for impacted households. The locations of these targeted areas are depicted in Figure 5 below. This target population is comprised of the demographics found in Table 7.

Table 7: Fort Bend County Targeted Population: Demographics – Block Group

Demographic	Total
Total Population in Targeted Block Groups**	245,399
Total Households in Targeted Block Groups**	74,442
Total FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss <\$0	7,501
Total LMI Households*	2,989

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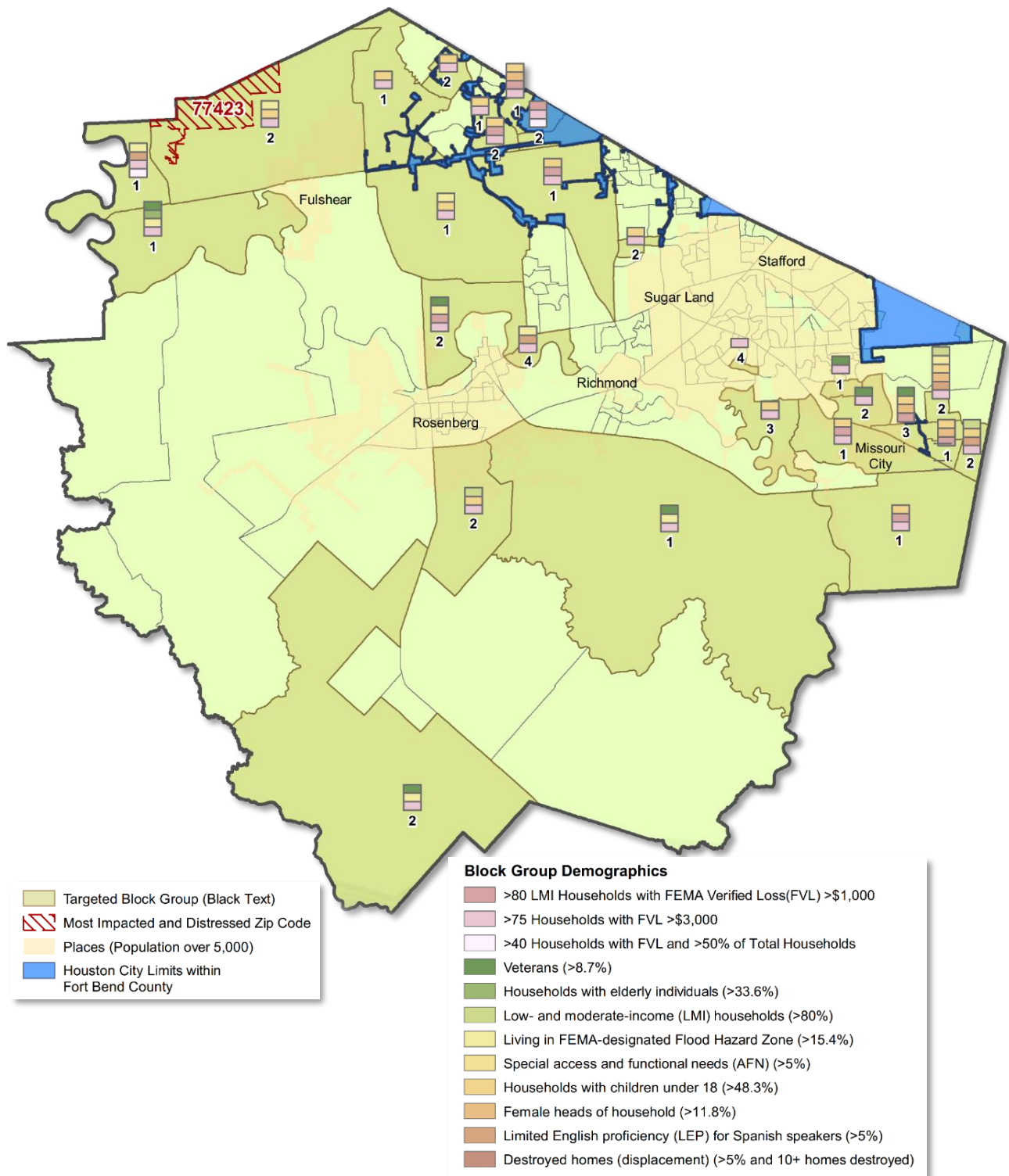
Demographic	Total
Total LEP (Spanish) Individuals**	4,077
Total AFN Individuals**	159
Total Elderly Households**	10,728
Total Households with Children under 18**	41,994
Total Female Head of Household**	5,233
Total Destroyed Homes*	4
Total Households in Floodplain*	769
Total Veteran Individuals**	9,593

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

Figure 5: Fort Bend County Targeted Block Groups

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Matagorda

Matagorda County is the southernmost county in the HGAC-W/ Lower Colorado Region and has some of the most impacted and distressed areas by ZIP code, according to HUD. Matagorda County itself was not declared a MID area by HUD. According to 2016 Census data, Matagorda County has a total population of 36,719. 1,449 households had a FVL totaling \$4,658,256. This county has 35 total block groups, with all 35 of those containing a FEMA applicant. with a FVL greater than \$0.

Using the methodology described in the previous section, a population of 4,226 was identified for targeted outreach in this area. This population exceeds the thresholds identified above. The locations of these targeted areas are depicted in Figure 6 below. This target population is comprised of the demographics found in Table 8.

Table 8: Matagorda County Targeted Population: Demographics – Block Group

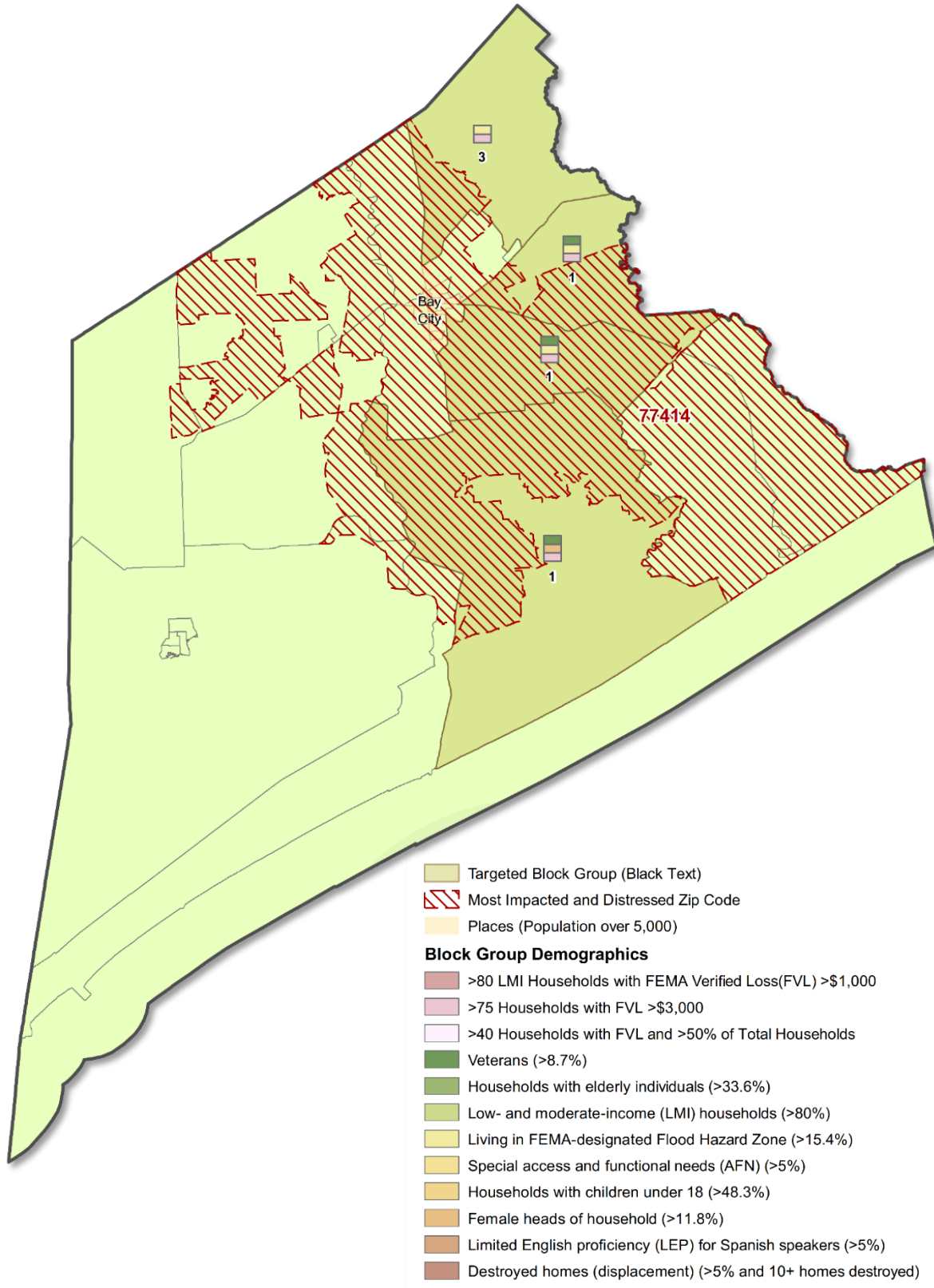
Demographic	Total
Total Population in Targeted Block Groups**	4,226
Total Households in Targeted Block Groups**	1,590
Total FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss <\$0	409
Total LMI Households*	244
Total LEP (Spanish) Individuals**	46
Total AFN Individuals**	12
Total Elderly Households**	299
Total Households with Children under 18**	543
Total Female Head of Household**	157
Total Destroyed Homes*	1
Total Households in Floodplain*	87
Total Veteran Individuals**	283

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

ZIP code 77414 in Matagorda County must be targeted carefully so as to not set false expectations; preliminary analysis shows a relatively low concentration of LMI households compared to households with FEMA Verified Loss. Based on the Funding Targets, this area may have a lower number of households who are served.

Figure 6: Matagorda County Targeted Block Groups



Waller

Waller County is the northern most county in the HGAC-W/Lower Colorado Region. Waller County was not declared a MID County by HUD. According to 2016 Census data, Waller County has a total population of 42,361. 789 households had FVL totaling \$5,537,776. This county has 18 total block groups, with all 18 of those containing a FEMA applicant with a FVL greater than \$0..

Using the methodology described in the previous section, a population of 12,763 was identified to be targeted for outreach in this area. This population exceeds the thresholds identified above. The locations of these targeted areas are depicted in Figure 7 below. This target population is comprised of the demographics found in Table 9.

Table 9: Waller County Targeted Population: Demographics – Block Group

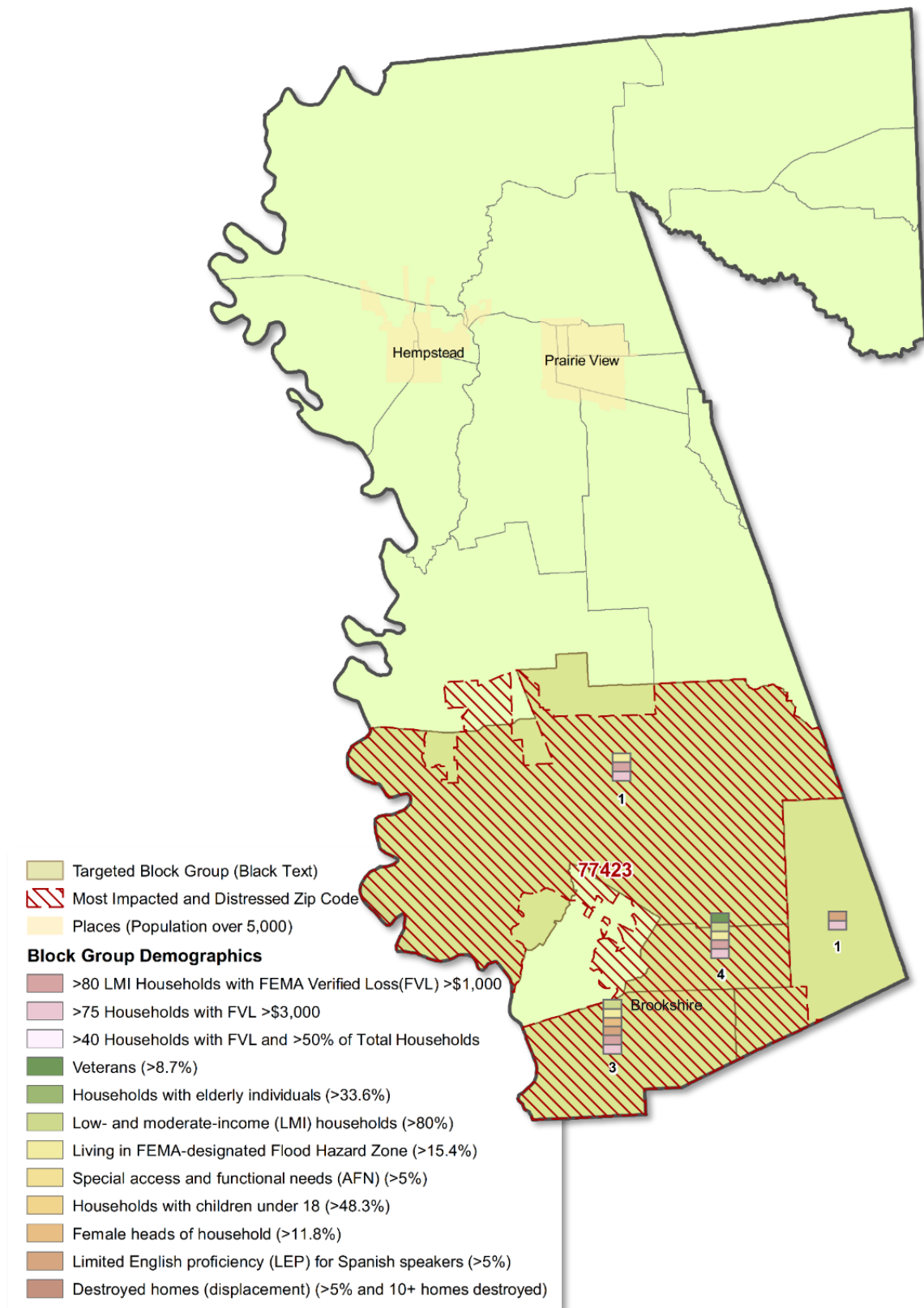
Demographic	Total
Total Population in Targeted Block Groups**	12,763
Total Households in Targeted Block Groups**	4,295
Total FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss <\$0	507
Total LMI Households*	339
Total LEP (Spanish) Individuals**	926
Total AFN Individuals**	14
Total Elderly Households**	968
Total Households with Children under 18**	1,688
Total Female Head of Household**	380
Total Destroyed Homes*	0
Total Households in Floodplain*	161
Total Veteran Individuals**	588

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

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Figure 7: Waller County Targeted Block Groups



Wharton

Wharton County is located in the middle of the HGAC-W/Lower Colorado Region, north of Matagorda and southwest of Fort Bend. Wharton County was declared a MID county by HUD as a result of Hurricane Harvey. According to 2016 Census data, Wharton County has a total population of 39,325. 1,682 households had FVL totaling \$20,407,480. This county has 34 total block groups, with all 34 of those containing a FEMA applicant with a FVL greater than \$0.

Using the methodology described in the previous section, a population of 11,940 was identified to be targeted for enhanced outreach in this area. This population exceeds the thresholds identified above. The locations of these targeted areas are depicted in Figure 8 below. This target population is comprised of the demographics found in Table 10.

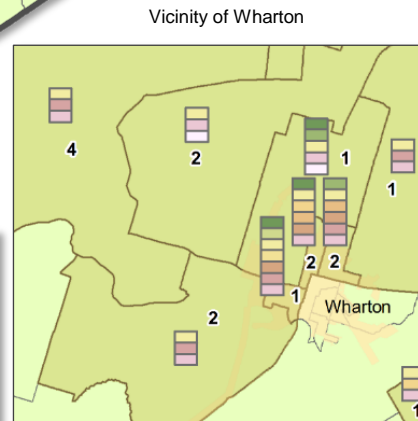
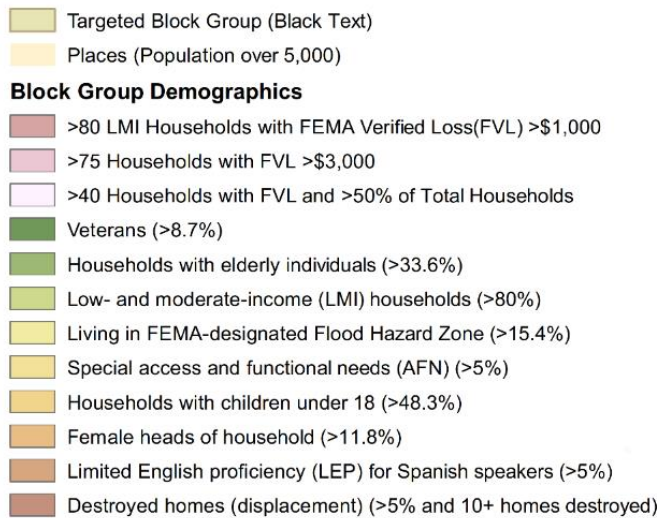
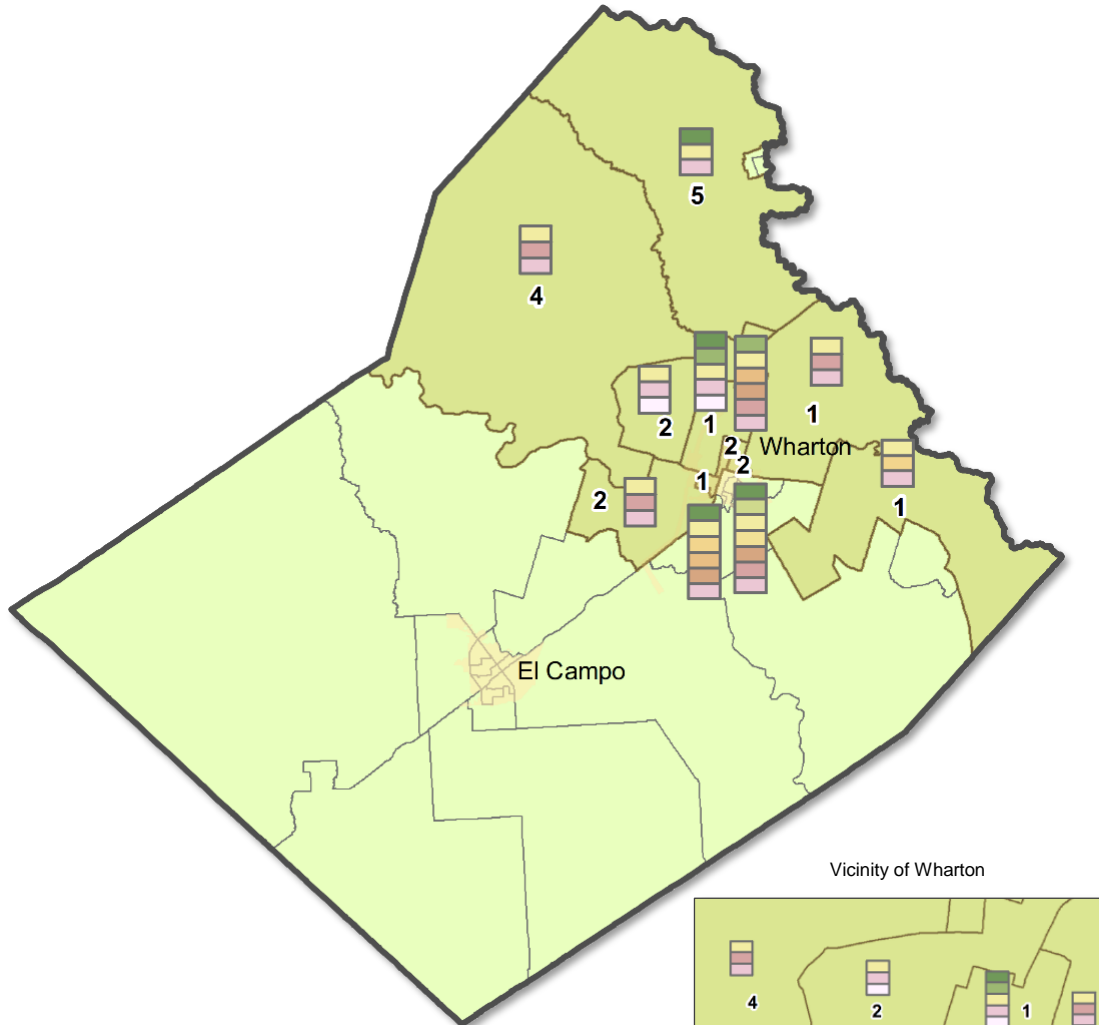
Table 10: Wharton County Targeted Population: Demographics – Block Group

Demographic	Total
Total Population in Targeted Block Groups**	11,940
Total Households in Targeted Block Groups**	4,202
Total FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss <\$0	1,343
Total LMI Households*	861
Total LEP (Spanish) Individuals**	293
Total AFN Individuals**	42
Total Elderly Households**	1,249
Total Households with Children under 18**	1,511
Total Female Head of Household**	330
Total Destroyed Homes*	1
Total Households in Floodplain*	944
Total Veteran Individuals**	714

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

Figure 8: Wharton County Targeted Block Groups



Census Block Groups

There are 45 block groups that will be targeted for enhanced marketing and outreach across the HGAC-W/Lower Colorado Region. The specific block groups and the associated demographics are found in Table 11 below. These 45 block groups represent 15% of the total block groups in the region.

- All 45 of the targeted block groups exceed the threshold of \$3,000 in average FVL for all income levels.
- 6 of the targeted block groups exceed the **LMI Households** threshold
- 9 of the targeted block groups exceed the **LEP (Spanish) Individuals** threshold
- 1 of the targeted block groups exceed the **AFN Individuals** threshold
- 3 of the targeted block groups exceed the **Total Elderly Households** threshold
- 19 of the targeted block groups exceed the **Total Households with Children under 18** threshold
- 8 of the targeted block groups exceed the **Total Female Head of Households** threshold
- 0 of the targeted block groups exceed the **Destroyed Homes** threshold
- 25 of the targeted block groups exceed the **Households in a Floodplain** threshold
- 15 of the targeted block groups exceed the **Total Veteran Individuals** threshold

Table 12 provides a descriptor location for each of these block groups.

Table 11: HGAC-W/Lower Colorado Region Targeted Block Groups

Census Tract	Block Group	Total Population**	Total LMI Households**	Total LEP (Spanish) Individuals**	Total AFN Individuals**	Total Elderly Households*	Total Households with Children under 18**	Total Female Head of Household**	Total Destroyed Homes*	Total Households in Floodplain*	Total Veteran Individuals**
6708	1	4,577	103	202	5	116	865	251	0	0	187
6708	2	3,022	69	615	1	82	529	25	1	6	19
6708	3	9,196	92	353	4	379	1,527	706	0	0	529
6709.01	1	3,468	39	0	0	282	395	19	0	0	239
6709.01	2	5,797	44	0	3	284	696	118	0	0	401
6709.02	2	1,675	69	252	2	95	238	147	0	27	0
6727.02	2	5,109	70	202	4	310	764	157	0	0	171
6729	1	43,074	863	424	48	1,627	7,686	931	0	0	1,586
6730.02	1	4,679	182	94	13	290	1,179	337	0	4	188
6730.02	2	1,935	174	39	12	202	397	60	0	0	100
6730.03	1	4,953	27	0	1	189	843	56	0	0	91
6730.03	2	7,527	167	28	9	194	1,549	238	0	0	161
6731.01	1	47,043	59	592	3	1,527	8,478	636	1	21	951
6731.01	2	10,989	30	84	2	327	2,255	340	0	7	567
6732	1	840	66	57	4	89	145	24	0	161	53

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Census Tract	Block Group	Total Population**	Total LMI Households**	Total LEP (Spanish) Individuals**	Total AFN Individuals**	Total Elderly Households*	Total Households with Children under 18**	Total Female Head of Household**	Total Destroyed Homes*	Total Households in Floodplain*	Total Veteran Individuals**
6732	2	11,089	48	18	1	382	2,102	32	1	28	606
6733	1	4,464	40	70	3	622	481	41	0	41	455
6734	1	15,299	76	0	5	891	2,283	96	1	81	703
6734	2	5,749	149	86	4	266	693	69	0	253	435
6738	4	981	65	87	2	46	129	0	0	61	13
6741	4	1,258	31	0	2	118	143	49	0	0	45
6744	3	8,160	74	0	4	278	1,453	60	0	7	138
6745.01	1	10,513	84	56	5	363	1,824	270	0	1	214
6745.02	1	15,768	174	436	13	761	2,814	212	0	12	693
6755	1	10,338	58	116	4	506	1,301	168	0	31	679
6755	2	4,955	79	155	2	198	819	112	0	8	167
6757	2	2,941	57	111	3	304	406	79	0	20	202
6801	1	3,609	67	194	1	316	501	67	0	14	211
6802	1	3,305	102	132	6	385	388	25	0	41	155
6802	3	3,909	81	521	3	154	530	219	0	44	86
6802	4	1,940	89	79	4	113	269	69	0	62	136
7302.01	3	1,033	58	0	3	66	149	56	1	34	61
7302.02	1	1,375	75	21	5	117	184	24	0	25	93
7303.03	1	1,005	58	25	3	63	126	35	0	19	70
7305.01	1	813	53	0	1	53	84	42	0	9	59
7401	2	538	59	0	1	43	45	21	0	60	33
7401	4	1,341	127	0	4	126	168	0	1	66	13
7401	5	2,038	34	0	0	212	263	15	0	44	271
7402	1	324	70	0	3	45	36	0	0	82	44
7402	2	1,289	61	100	3	84	213	92	0	74	69
7403	1	921	137	47	10	107	102	33	0	139	74
7403	2	622	81	0	5	45	81	13	0	103	33
7405	1	1,701	109	35	6	149	171	69	0	128	92
7405	2	1,255	111	70	7	247	124	72	0	164	28
7406	1	1,911	72	41	3	191	308	15	0	84	57
6732	1	840	66	57	4	89	145	24	0	161	53
6732	2	11,089	48	18	1	382	2,102	32	1	28	606
6733	1	4,464	40	70	3	622	481	41	0	41	455
6734	1	15,299	76	0	5	891	2,283	96	1	81	703
6734	2	5,749	149	86	4	266	693	69	0	253	435

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Census Tract	Block Group	Total Population**	Total LMI Households**	Total LEP (Spanish) Individuals**	Total AFN Individuals**	Total Elderly Households*	Total Households with Children under 18**	Total Female Head of Household**	Total Destroyed Homes*	Total Households in Floodplain*	Total Veteran Individuals**
6738	4	981	65	87	2	46	129	0	0	61	13
6741	4	1,258	31	0	2	118	143	49	0	0	45
6744	3	8,160	74	0	4	278	1,453	60	0	7	138
6745.01	1	10,513	84	56	5	363	1,824	270	0	1	214
6745.02	1	15,768	174	436	13	761	2,814	212	0	12	693
6755	1	10,338	58	116	4	506	1,301	168	0	31	679
6755	2	4,955	79	155	2	198	819	112	0	8	167
6757	2	2,941	57	111	3	304	406	79	0	20	202
6801	1	3,609	67	194	1	316	501	67	0	14	211
6802	1	3,305	102	132	6	385	388	25	0	41	155
6802	3	3,909	81	521	3	154	530	219	0	44	86
6802	4	1,940	89	79	4	113	269	69	0	62	136
7302.01	3	1,033	58	0	3	66	149	56	1	34	61
7302.02	1	1,375	75	21	5	117	184	24	0	25	93
7303.03	1	1,005	58	25	3	63	126	35	0	19	70
7305.01	1	813	53	0	1	53	84	42	0	9	59
7401	2	538	59	0	1	43	45	21	0	60	33
7401	4	1,341	127	0	4	126	168	0	1	66	13
7401	5	2,038	34	0	0	212	263	15	0	44	271
7402	1	324	70	0	3	45	36	0	0	82	44
7402	2	1,289	61	100	3	84	213	92	0	74	69
7403	1	921	137	47	10	107	102	33	0	139	74
7403	2	622	81	0	5	45	81	13	0	103	33
7405	1	1,701	109	35	6	149	171	69	0	128	92
7405	2	1,255	111	70	7	247	124	72	0	164	28
7406	1	1,911	72	41	3	191	308	15	0	84	57
Grand Total		274,328	4,433	5,342	227	13,244	45,736	6,100	6	1,961	11,178

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

Table 12: HGAC-W/Lower Colorado Region Targeted Block Group Locations

Census Tract	Block Group	Location Description
6708	2	West Pearland between Mustang Bayou, rail line, Hwy 6 and Fort Bend-Brazoria border.

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Census Tract	Block Group	Location Description
6708	1	Partially in Arcola City between Sycamore St, Teal Bend Blvd, Hwy 6 and Hwy 521
6708	3	Mostly unincorporated but partially in Missouri City between Trammel Fresno Rd, Hwy 6 and Hwy 521.
6709.01	1	Central Missouri City between Glenn Lakes Ln, Crow Valley Dr, Lake Olympia Pkwy, Senior Rd and a canal in the east.
6709.01	2	Central Missouri City between Senior Rd, Mustang Bayou, Fort Bend Pkwy and Hwy 6.
6709.02	2	Unincorporated area between California St, Mustang Bayou, Trammel Fresno Rd. The north border is at the end of California St.
6727.02	2	Unincorporated area between Hwy 1464, W Airport Blvd, Old Addicks Howells Rd, Voss Rd and Pheasant Creek Dr.
6729	1	Mostly unincorporated area partially in Houston between Hwy 1093, Hwy 99 and Clodine Rd.
6730.02	2	Westernly in Houston between Buffalo Bayou, S Mason Rd, Clodine Ditch, Hwy 1093 and the Harris County boundary.
6730.02	1	Partially in the western part of Houston between Westheimer Pkwy, S Mason Rd, Little Prong and the Harris County boundary.
6730.03	2	Partially in the western part of Houston between S Ferry Rd, Grand Pkwy, Westpark Toll Rd and S Mason Rd.
6730.03	1	Mostly unincorporated area partially in the western part of Houston between Westheimer Pkwy, Hwy 99, S Ferry Rd and S Mason Rd.
6731.01	1	Mostly unincorporated area partially in the south part of Katy. South of the Waller County border and Harris County border between Hwy 1463, Hwy 1093, Katy Gaston Rd and Buffalo Bayou.
6731.01	2	Mostly unincorporated area partially in Houston between the Harris County boundary, Wellshire Dr, Buffalo Bayou, Trotwood Ln and Grand Pkwy.
6732	1	Mostly unincorporated area partially in Simonton south of Waller County boundary and east of the Austin County boundary between Hwy 1093 and Simonton Rd.
6732	2	Partially in northern Fulshear south of Waller County boundary between Simonton Rd, Hwy 1093 and Hwy 1463.
6733	1	Partially in Fulshear, Simonton and Weston Lakes. East of the Austin County boundary between Simonton Rd, Brazos River and Bessies Creek.
6734	2	Mostly unincorporated area partially in Rosenberg between Hwy 723, Hwy 359, Hwy 359 and Brazos Riv.
6734	1	Mostly unincorporated area in Houston between Richmond Foster Rd, Hwy 1093, Grand Pkwy and Farmer Rd.
6738	4	Unincorporated area between US-90-Alt E and Brazos River

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Census Tract	Block Group	Location Description
6741	4	Central Sugar Land north of Sweetwater Country Club between Mesquite Park Trail, Green Fields Dr and Austin Pkwy.
6744	3	Partially unincorporated and partially in Missouri City and Sugar Land located between Commonwealth Blvd, Brazos Riv and Sleep Bank Creek.
6745.01	1	Mostly in central Missouri City located between Hwy 6, Thompson Ferry Rd, Sleep Bank Creek, Sienna Ranch Rd and McKeever Rd.
6745.02	1	Mostly unincorporated area partially in Arcola and Missouri City located north and west of the Brazoria County boundary between McKeever Rd and Brazos River.
6755	1	Mostly unincorporated area partially in Rosenberg and Thomsons town located west of Brazoria County boundary between Thompsons Rd, Hwy 2977, Brazos River and Big Creek.
6755	2	Partially in Rosenberg between Southwest Fwy, Hwy 36, Farichild Long Point Rd, Hwy 2977 and Dry Creek.
6757	2	Unincorporated area located north of Wharton and Brazoria county boundaries between Snake Creek, Blase Rd, Foster School Rd, Fenske Ln, Hwy 36 and Williams School Rd.
6801	1	Mostly unincorporated but partially in Katy located north of Fort Bend County and west of Harris County between Freeman Rd, Hwy 2955, McAllister Rd and Woods Rd.
6802	3	Unincorporated area between Front St, Woods Rd., Waller-Fort Bend boundary, Fort Bend County Line Rd., Austin-Waller boundary line and Katy FWY
6802	1	Unincorporated area located east of Austin county and west of Harris County between Hwy 529, Cochran Rd, Freeman Rd, Hwy 2855 and Bessies Creek.
6802	4	Mostly unincorporated area partially in Brookshire and Pattison located between Kellner Creek, Drukin Rd, Morton Rd, Hwy 2855 and I-90.
7302.01	3	Uncorporated area located south of Wharton and Brazoria counties between Hwy 60, Hwy 3156 and Hwy 35.
7302.02	1	Unincorporated area west of the Brazoria County boundary between Hwy 35, Hwy 457 and Hwy 521.
7303.03	1	Unincorporated area located between Hwy 457, Hwy 521, Canoe Bayou, Country Rd 171 and Hwy 60.
7305.01	1	Unincorporated area located between Hwy 2031, Hwy 60, Colorado Riv, Country Rd 171, Canoe Bayou, Gulf Intercoastal Waterway and the Gulf of Mexico.
7401	2	Unincorporated area located between Hwy 640, Hwy 59, Hwy 102, County Rds 218, 214, 220 and 235.

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Census Tract	Block Group	Location Description
7401	5	Mostly Unincorporated area located south of Colorado and Fort Bent County boundaries between West Bernard Creek, Hwy 60, Hwy 1161, Country Rd 214 and I-59.
7401	4	Rural plot between Eagle Lake and Wharton, bounded by Wharton County line, Western Bernard Creek, and the Colorado River.
7402	1	Rural plot between Wharton and Hungerford, bounded by Hwy 1161, County road 135, Hwy 102, and County road 235.
7402	2	Northernly in Wharton located between the Texas-Mexico Rail line, Hwy 102, Hwy 60, Baughman Slough and N Fulton St.
7403	2	Rural plot southwest of Wharton, bounded by SH 59, East Fork Jones Creek, County road 461, and HW 102.
7403	1	Western Wharton between SH 102, N Richmond Rd., Milam St, and Mattie St.
7405	2	Central (and partial) part of Wharton City between N Richmond Rd and County Rd. 135/Stadium Rd. Bounded in north by County Rd. 144 and in south by E Boling Hwy.
7405	1	Rural plot bounded by Hungerford, Wharton, Peach Creek, Wharton county line, and San Bernard River.
7406	1	Unincorporated area located west of Fort Bend County and Matagorda County between Peach Creek, County Rd 115, Hwy 312, County Rd 138, Hwy 60, County Rd 126, Hwy 2817 and Hwy 1301.

Census Tracts

Of the 45 targeted block groups across the HGAC-W/Lower Colorado Region, there are 24 that fall into Census Tracts targeted for populations with high concentrations of racial or ethnic minorities living in poverty and/or various disabilities. The specific Census Tracts and the associated demographics are listed in Table 13. Since this disability data is not tabulated at the block group level, it is difficult to determine exactly what portion of the disabled population will be targeted within the targeted block groups. These targeted areas are depicted in Figures 9-14 below.

Table 14 below, provides a descriptor location for each of these Census Tracts.

Table 13: HGAC-W/Lower Colorado Region Targeted Block Groups within Targeted Census Tracts

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Census Tract	Block Group(s)	Persons with a Hearing Difficulty*	Persons with a Vision Difficulty*	Persons with a Cognitive Difficulty*	Persons with an Ambulatory Difficulty*	Persons with a Self-Care Difficulty*	Persons with an Independent Living Difficulty*	Racial and ethnic minorities living in poverty – Black/African-American*	Racial and ethnic minorities living in poverty – Hispanic*	Racial and ethnic minorities living in poverty – Asian*
6708	1,2,3			✓			✓			
6709.02	2							✓		
6727.02	2							✓		✓
6729	1							✓		
6757	2				✓		✓			
6801	1								✓	
6802	1,3,4	✓	✓	✓	✓		✓	✓	✓	
7302.01	3	✓	✓				✓		✓	
7302.02	1				✓	✓			✓	
7303.03	1			✓	✓	✓		✓		
7305.01	1	✓		✓	✓		✓			
7401	2,4,5	✓		✓	✓	✓	✓			
7402	1,2			✓				✓	✓	
7403	1,2			✓	✓		✓	✓		
7405	1,2	✓	✓	✓	✓		✓	✓	✓	

* According to 2016 American Census Survey (ACS) data

Figure 9: Matagorda County Targeted Census Tracts

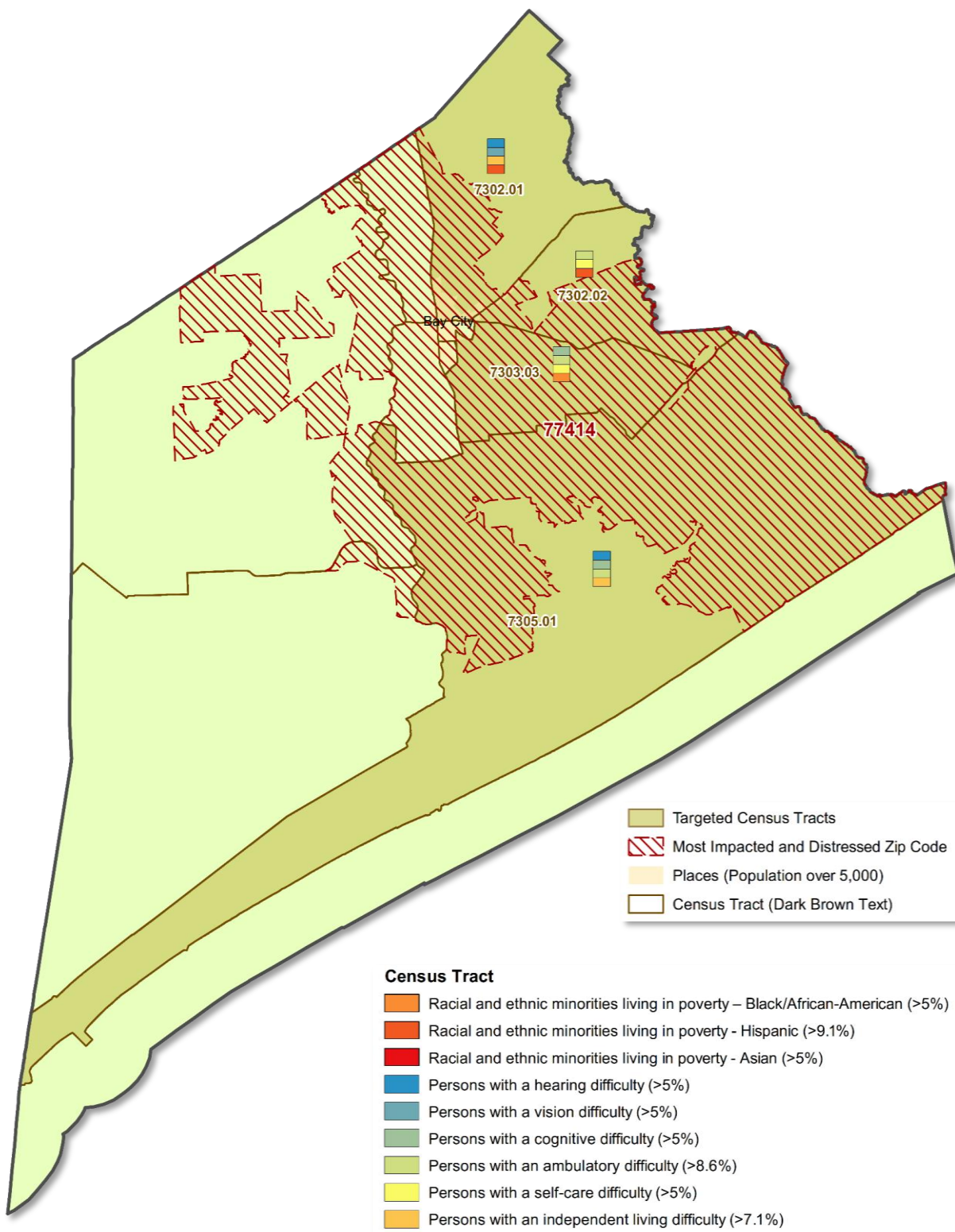


Figure 10: Waller County Targeted Census Tracts

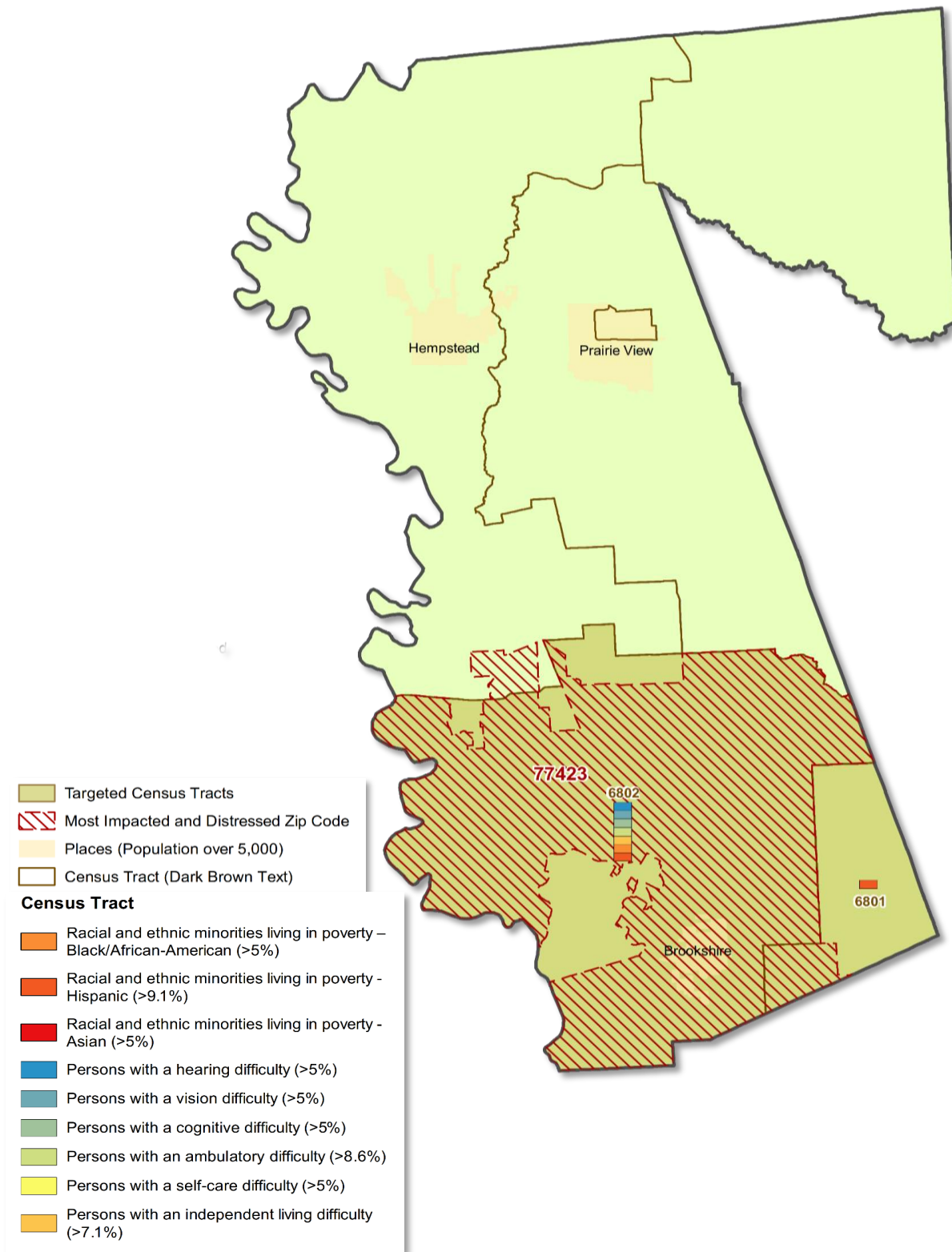


Figure 11: Wharton County Targeted Census Tracts

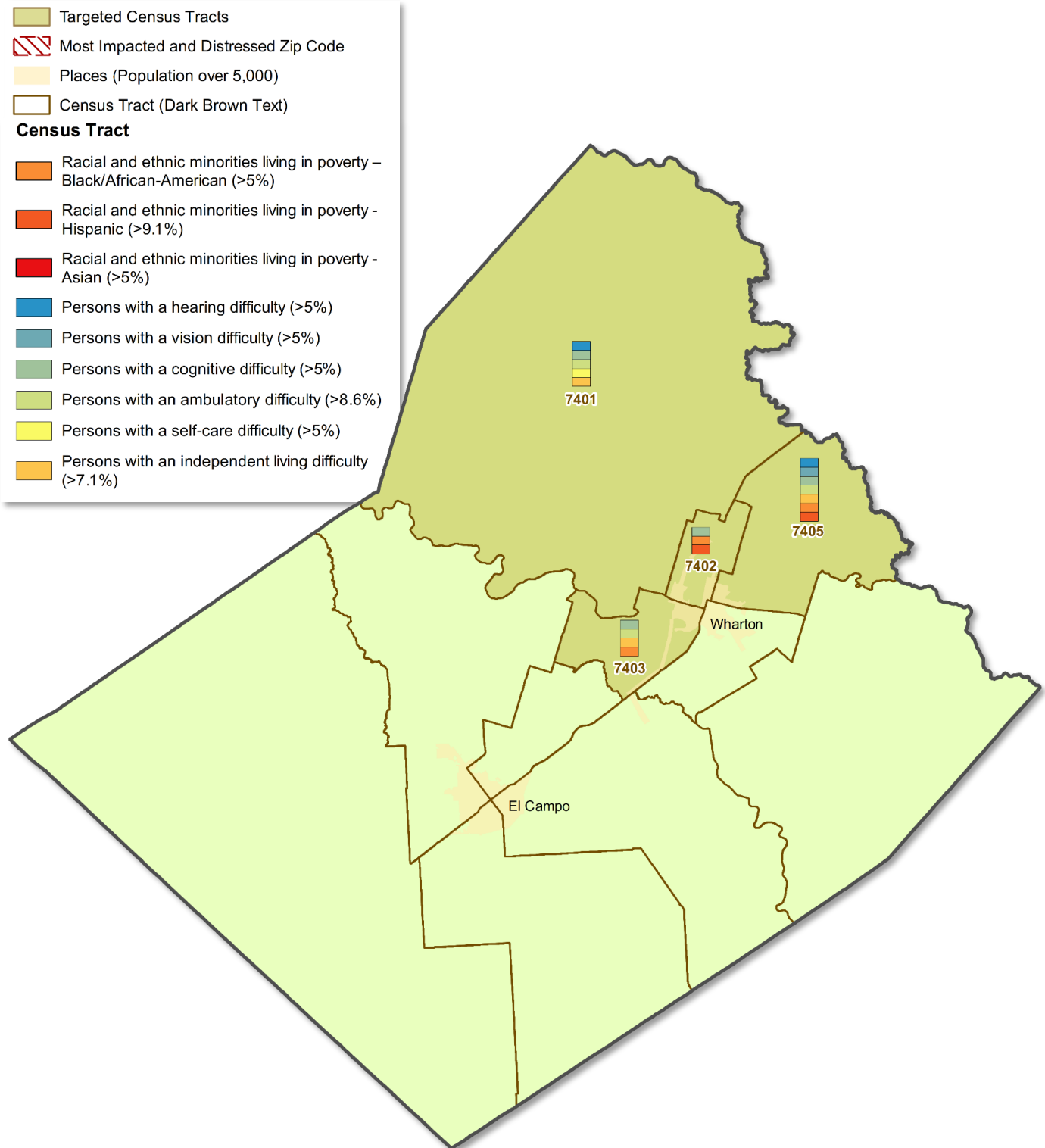
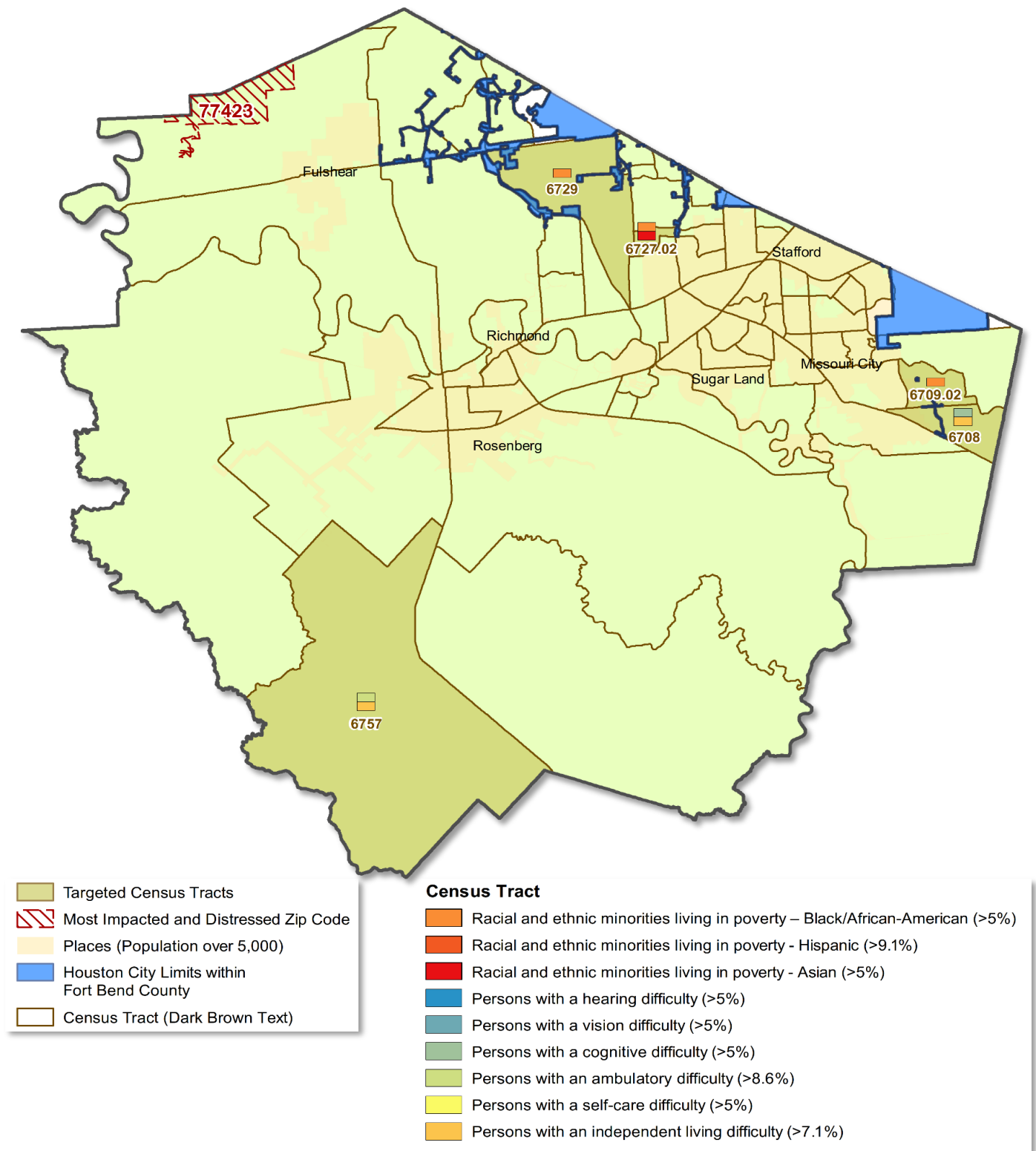


Figure 12: Fort Bend County Targeted Census Tracts



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Table 14: HGAC-W/Lower Colorado Region Targeted Census Tract Locations

Census Tract	Location Description
6708	Mostly within incorporated Fresno between Trammel-Fresno Rd., Mustang Bayou, to the north, the rail line/Fort Bend-Brazoria boundary, to the east, Morris Ave., Texas-6 to the south and Vicksburg Blvd. to the west.
6709.02	Located south of Missouri City bounded on the north by Glenn Lakes Ln, the east by Ft Bend Pkwy Toll Rd, and on the west and south by HW 6.
6727.02	Located south of Mission Bend, bounded on the north by Airport Blvd, on the east and south by Old Richmond Rd, and HW 1464 on the west.
6729	Large rural plot west of Mission Bend, bounded by HW 1093, the east by Clodine Rd, the west and south by Grand Pkwy.
6757	Southern Fort Bend County bounded by the Wharton and Fort Bend county line to the east, Wernecke Rd to the north, Highway 36 to the east, and Baker Rd as well as Armstrong Rd to the south.
6801	Large rural plot west of Katy, bounded by Freeman Rd, the Harris/Waller county line, the Waller/Ft Bend county line, Woods Rd, the Union Pacific railroad, and FM 2855 Rd.
6802	Unincorporated area between Sunny Side Rd./FM 529 Rd., FM 359 Rd, Bell St, Schmidt Rd. and Morgan Rd., to the north, Cochran Rd., Hebert Rd., Live Oak Creek, Cypress Creek, Harris-Waller boundary line, Freeman Rd., FM 2855 Rd., Highway Blvd and rail line to the east; Waller-Fort Bend boundary line to the south and Brazos river to the west.
7302.01	Central Van Vleck between County Rd. 126, Hardeman Slough, Hwy 35, and 8th Street.
7302.02	South Bay City between Horn Rd., Cottonwood Creek, Spruce Street, and Avenue F.
7303.03	Bay City bounded by Hwy 60 to the west, FM 457 Rd to the north, Rt 521 to the east, and County Rd 171 to the south.
7305.01	Bay City bounded by the Colorado River to the west, County Rd 171 to the north, Cedar Lake Creek to the east, and the Gulf of Mexico to the south.
7401	Area encompassing New Taiton Oil Field and FM 192 Rd. to the South, Wharton County line abutting Colorado County to the West, County Rd 258 to the North, and St Bernard Creek to the East.
7402	Area encompassing FM Rd. 2 to the South, County Rd. 235 to the West, Highway 1161 to the North, and County Rd. 135 to the East.
7403	Area encompassing the Colorado River and Highway 59 to the South, County Rd. 461 to the West, FM 192 Rd. to the North, and County Rd 448 and part of Highway 59 to the East.
7405	Area encompassing FM 192 Rd. to the South, Highway 59 to the West, Bates Allen Park to the North, and San Bernard River to the East.

Stakeholder Input and Community Engagement

Community input is an important factor in successfully completing a responsive, robust regional unmet needs analysis. The partners, staff, organizations, and groups detailed below will provide key insight into unmet needs, drive and focus outreach, and ground truth the analysis by engaging individuals and organizations already performing important work in the recovery efforts.

To achieve the best outreach results, stakeholders will be engaged at every step of the process to ensure that their vital local knowledge is a component of the analysis of unmet need. Engagement with these individuals will happen by email, phone call, and by coordinating with them directly at upcoming stakeholder meetings.

A list of meetings that have been conducted is included at the end of the Stakeholder Input and Community Engagement portion of this plan. The current list of key stakeholders is also included, although this list is subject to change as stakeholder participation evolves throughout the engagement process.

For each event/informational meeting, a stakeholder comment log will be kept. This log may identify gaps in the analysis, unidentified populations who should be included, and any other relevant information that should be included in this analysis.

COGs and Local Governments

Houston-Galveston Area Council (HGAC)

HGAC provides the 13-county region near Houston and Galveston with a cooperative problem-solving forum, uniting elected officials and county staff within the COG in the common goal of addressing the needs of citizens and businesses in the region. The western area of the COG, comprised of Austin County, Colorado County, Fort Bend County, Matagorda County, Waller County, and Wharton County will be coordinating their housing assistance programming together for the purpose of disaster recovery. It should be noted that portions of Fort Bend County are within the city limits of Houston; as directed by the GLO, residents in those portions of the County will not be covered by the State-administered HAP as affected households within City of Houston will be eligible for Houston's housing programs instead.

The HGAC Community and Environmental Planning Department will be instrumental in stakeholder input and outreach. This department oversees federal and state grant programs, workforce initiatives, urban revitalization, and community beautification projects. Input on unmet needs from staff in this department will be instrumental in the regional recovery.

The Public Services Department also assists the counties in development, coordination, planning, and improvement of emergency communications and homeland security. The institutional knowledge of this department will be important in reaching the correct individuals and assessing the unmet need.

The first stakeholder meeting organized in the HGAC-W/Lower Colorado Region is tentatively scheduled for November 5, 2018, and will bring elected officials, COG staff, community development organizations, nonprofit and religious organizations, and fair housing advocates in the COG together to discuss recovery topics. Output from this meeting will help lay the groundwork for future COG collaborations on outreach and inform future needs and targeted marketing to potential program beneficiaries.

Austin County

Austin County is one of the more rural counties in the HGAC-W/Lower Colorado Region and will likely rely on the COG more heavily than other more suburban or urban counties. However, Austin County does have its own elected officials, staff members, and offices to assist in the outreach effort.

Colorado County

Colorado County has is the lowest population of the counties in the HGAC-W/Lower Colorado Region and therefore may rely on the COG for more outreach assistance and community engagement. However, Colorado County does have offices for their Floodplain Coordinator and Emergency Management services, both important stakeholders in determining community needs.

Fort Bend County

Fort Bend County has many offices critical to the recovery process that will be engaged as a partner; The Department of Community Development, Department of Emergency Management, Department of Public Safety, and the Department of Health and Human Services to name a few.

In addition to county services, Fort Bend County is also the location of the City of Sugar Land, one of the largest cities in the HGAC-W/Lower Colorado Region. Sugar Land provides its own services through their departments, such as The Department of Economic Development, Environmental and Neighborhood Services, Planning, and Permits and Inspections. These departments will help inform outreach in the urban areas of Fort Bend.

A stakeholder meeting was held on Monday, November 5, 2018 in Fort Bend County at the University of Houston-Sugar Land campus. The meeting was hosted by AECOM and the Texas General Land Office. The meeting included attendees such as representatives from the Fort Bend County Office of Emergency Management, FEMA, Fort Bend County Social Services, and other stakeholders and community organizations.

The meeting's agenda, presentation, and handouts followed the same format as the other Stakeholder meetings. In addition, there was a comment period for stakeholders to ask questions and receive responses from GLO and AECOM. All stakeholders' comments and questions were recorded using a comment card. The cards will be included as part of the written record for the event. The comments for this meeting did not result in additional data or information to inform the final Needs Assessment. Nonetheless, the meeting served as great opportunity to strengthen community relationships, increase community engagement, and share information about the Homeowner Assistance Program.

Matagorda County

Outreach efforts in this coastal county will engage the county offices of Emergency Management.

Waller County

Waller County has several county offices that will be partners in stakeholder input such as The Office of Emergency Management and the Environmental Division.

The stakeholder meeting for Waller County took place on Wednesday, November 7th at the County's United Way of Greater Houston. The meeting was hosted by AECOM and the Texas General Land Office. The meeting included attendees such as representatives from Emergency Management, Mayor for the City of Brookshire, other stakeholders and community organizations.

The meeting's agenda, presentation, and handouts followed the same format as the other Stakeholder meetings. In addition, there was a comment period for stakeholders to ask questions and receive responses from GLO and AECOM. All stakeholders' comments and questions were recorded using a comment card. The cards will be included as part of the written record for the event. The comments for this meeting did not result in additional data or information to inform the final Needs Assessment. Nonetheless, the meeting served as great opportunity to strengthen community relationships, increase community engagement, and share information about the Homeowner Assistance Program.

Wharton County

Wharton County was declared a MID county by HUD, and outreach efforts in this county will be an important part of ensuring unmet recovery needs are addressed.

The stakeholder meeting for Wharton County took place on Thursday, November 8th at the Wharton County Civic Center. The meeting was hosted by AECOM and the Texas General Land Office. The meeting included attendees such as representatives from Long Term Recovery Groups, members of community organizations and key stakeholders.

The meeting's agenda, presentation, and handouts followed the same format as the other Stakeholder meetings. In addition, there was a comment period for stakeholders to ask questions and receive responses from GLO and AECOM. All stakeholders' comments and questions were recorded using a comment card. The cards will be included as part of the written record for the event. Although the comment period for this meeting did not result in additional data or information to inform the final Needs Assessment, it did bring awareness of multiple declared flood-events that have resulted in costly flood insurance premiums. Per the comments, many residents in the County cannot afford to have flood insurance. As result, they may not be eligible for the assistance they need from HAP. The meeting did serve as great opportunity to strengthen community relationships, increase community engagement, and share information about the Homeowner Assistance Program. An outreach meeting at the offices of Wharton County's Recovery team specifically for their elderly population was scheduled with AECOM.

Housing Counseling Agencies and Other Social Service Providers

HGAC provides housing services through its Community and Environmental Planning Department. The Community and Environmental Planning Department assists in housing studies, analyzes housing needs across the COG, and will be an important partner in addressing unmet housing needs.

HGAC has multiple cities with CDBG entitlements, addressing their housing needs through their housing agencies. These cities include Sugar Land and Missouri Cities found in Fort Bend County. Fort Bend County has their own housing agency, the Department of Community Development mentioned above. These organizations will be helpful identifying potential applicant targets, especially for LMI populations in need of housing assistance post-disaster.

Counties provide social services through their individual offices, as defined in the COG and local governments section detailed above. Specific social services provided by the COG include Veterans Services, Livable Centers, and the Area Agency on Aging (AAA). These organizations and services advocate for veterans, the elderly, and groups with mobility or access concerns and will help identify vulnerable populations for outreach efforts.

These public housing agencies and social service providers will be engaged in the outreach effort to ensure that vulnerable low income, aging, and disabled populations are effectively reached as outreach efforts continue.

Voluntary Organizations Active in Disasters, Long-Term Recovery Groups, and Emergency Management Coordinators

The State of Texas has many Voluntary Organizations Active in Disasters (VOAD). Many VOADs are religious organizations or non-profit construction groups such as Habitat for Humanity. The outreach plan will seek to utilize the on the ground experience of VOADs to better inform outreach needs and leverage short-term VOAD participation into a longer-term commitment to HGAC-W/Lower Colorado Region recovery.

Long term recovery groups often establish themselves post-disaster to address an emergency need. Long term recovery groups in the HGAC-W/Lower Colorado Region include Workforce Solutions, an employment and wage claims assistance service to provide help to those seeking work post-disaster. Long term recovery groups will be engaged to provide unmet needs and outreach strategy guidance.

Emergency management coordinators exist at each level of the COG, including the City of Sugar Land, Missouri City, each county in the HGAC-W/Lower Colorado Region, and the HGAC COG itself. Key staff members from these organizations will be engaged to help inform the outreach effort for the targeted outreach areas.

Other Community Partners

Other community partners are likely to emerge during continued public outreach. Regional expertise will be utilized to inform important recovery needs, such as environmental considerations, planning organizations, historic preservation societies, and more.

A list of initial key stakeholders identified for the region is provided in Table 15. This list is preliminary and not comprehensive

Table 15: Key Stakeholders

Organization	Division or Office
HGAC	Community and Environmental Planning Department -Disaster Debris
HGAC	Community and Environmental Planning Department-Hazard Mitigation
HGAC	Public Services Department-Flood Management Council
HGAC	Livable Centers
HGAC	Area Agency on Aging (AAA)
HGAC	Workforce Solutions (Veterans Services)
Austin County	Austin Community Foundation
City of Sugar Land	Department of Economic Development
City of Sugar Land	Environmental and Neighborhood Services
City of Sugar Land	Planning
City of Sugar Land	Permits and Inspections
Colorado County	Floodplain Coordinator
Colorado County	Emergency Management
Fort Bend County	Department of Community Development
Fort Bend County	Office of Emergency Management
Fort Bend County	Department of Health and Human Services
Matagorda County	Emergency Management
Waller County	Emergency Management
Waller County	Environmental Division
Nonprofit Organizations	Habitat for Humanity
Nonprofit Organizations	Wharton County Long-Term Recovery Team

Citizen Participation

Table 16 below describes upcoming citizen participation opportunities across the HGAC-W/Lower Colorado Region:

Table 16: Community Consultations

Date	Meeting	Location	Purpose/ Parties Represented
11/05/18	Fort Bend County Program Design Meeting	University of Houston-Sugar Land Campus	To gather input on methodology for Needs Assessment. • Elected officials

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Date	Meeting	Location	Purpose/ Parties Represented
			<ul style="list-style-type: none"> • Long-term recovery group representatives • VOAD representatives • Governmental staff • Community organization representatives • Chambers of commerce
11/07/18	Waller County Program Design Meeting	Waller County's United Way of Greater Houston	To gather input on methodology for Needs Assessment. <ul style="list-style-type: none"> • Elected officials • Long-term recovery group representatives • VOAD representatives • Governmental staff • Community organization representatives • Chambers of commerce
11/08/18	Wharton County Program Design Meeting	Wharton County Civic Center	To gather input on methodology for Needs Assessment. <ul style="list-style-type: none"> • Elected officials • Long-term recovery group representatives • VOAD representatives • Governmental staff • Community organization representatives • Chambers of commerce

Calculation Methodology and Assumptions

FEMA Verified Loss and Unmet Needs Calculation

As described in the State Action Plan for Disaster Recovery, unmet need calculations are based upon the individual household level data in the FEMA IA data set, which is allocable to a specific block group. Included with each registrant's information is a FVL value. Following a disaster, FEMA performs on-site inspections to calculate an amount of loss, based on the general depreciation amount for items of average quality, size and capacity with disaster-related damage. FEMA verified losses are based on the minimum amount necessary to restore the home to a safe, sanitary, and secure condition and does not necessarily represent the full cost of repairs needed to fully repair, rehabilitate, or reconstruct the home. However, FVL can be used as an indicator of the level of damage a household experienced by using a methodology developed by HUD that evaluates the relationship between FVL and the total cost to repair, rehabilitate, or reconstruct the home. Using this method each owner occupied primary residence with a FVL of \$8,000 or more is categorized into one of three categories:

- Major-Low: \$8,000 to \$14,999 of FEMA verified loss
- Major-High: \$15,000 to \$28,800 of FEMA verified loss.
- Severe: Greater than \$28,800 of FEMA verified loss

Multipliers provided by HUD and based on the Small Business Administration (SBA) median repair cost for the specific disaster category less the weighted average of expected SBA and FEMA repair costs are used to calculate estimated unmet need. Based on values provided by HUD to the GLO, the estimated weighted average of expected SBA and FEMA total repair costs for each category are:

- Major-Low: \$56,342
- Major-High: \$75,414
- Severe: \$101,390

These estimates are applied to each individual owner occupied principal residence in the FEMA IA data set which then can be aggregated into their respective block groups, census tracts, counties, or other geographies.

Funding Targets by Income Bracket

HUD requires that at least seventy percent (70%) of the CDBG Disaster Recovery allocation be expended on activities that benefit LMI households. The Needs Assessment establishes funding targets for these COG-level allocations for homeowner households at or below the greater of 30% AMFI or the federal poverty level, between 31% and 50% AMFI, and between 51% and 80% of AMFI.

The targets are calculated based upon the proportion of FEMA IA registrant primary homeowners with FVL (more than \$0) in each income category.

The maximum target amount for the LMI income categories is 100% of the allocation. For each individual LMI category the minimum target funding level equals its percentage of the total registrant population. If the sum of the three LMI minimum targets does not equal or exceed 70% of the allocation, the amount needed to bring the total LMI share to 70% is allocated to the 0-80% AMFI non-targeted funding target. Any expenditures that benefit homeowner households with incomes that exceed 80% of the AMFI are limited to that group's percentage of the total FEMA IA registrants or thirty percent (30%) of the COG's allocation, whichever is lower.

Targeted Marketing and Outreach by Block Group

Identification of block groups to receive targeted marketing and outreach relies upon the FEMA Individual Assistance (IA) data set and U.S. Census American Community Survey data 2016 based on 2012-2016 5-year estimates. The FEMA IA data set was refined to include only registrant records with the following characteristics: (1) homeowner (i.e., owner occupied), (2) primary residence, and (3) FEMA verified loss (greater than \$0).

Targeted block groups, which demonstrate a significant level of need relative to other affected block groups, were identified in the following manner:

- 1) Any block group with at least 80 LMI registrant households where the average FEMA verified loss for the LMI households is at least \$1,000; or

- 2) Any block group with at least 75 registrant households of any income where the average FEMA verified loss for the households is at least \$3,000; or
- 3) Any block group with at least 40 registrant households of any income where at least half of the total households in the block group are registrant households. This factor was added to include small population block groups that had proportionately high numbers of affected households.

Threshold criteria was then established to identify areas to receive the targeted marketing and outreach for each target population. In most cases the 75th percentile value was used as the threshold percentage, meaning that 25 percent of the areas in the region would be targeted for the marketing and outreach activities if the area also meets the criteria established above for concentration of households affected by Hurricane Harvey. When this resulted in threshold values less than 5%, a value of 5% was typically used as the minimum value to represent a population concentration. Some exceptions to this method were made to identify additional areas to target. For example, to reach additional areas with high concentrations of African-American or Asian populations living in poverty, tracts were included if the population of the minority group was greater than the region average and had a poverty rate greater than the regional average regardless of race or ethnicity. This resulted in an increase from 18 to 29 percent of census tracts identified as having a concentration of African-Americans living in poverty and an increase from 1 to 10 percent of tracts identified as having a concentration of Asians living in poverty.

The first table below identifies the data source and calculation methodology used to determine the threshold criteria for each demographic evaluated. It also shows the average values for the State of Texas, when available, and the 48 counties affected by Hurricane Harvey and covered by the State HAP. Note this includes areas outside of the HGAC-W/Lower Colorado Region.

The second table below identifies the threshold criteria values for the region and the associated percentile. The percentile represents the number of block groups or tracts comprised of block groups that would be targeted. For example, if set at the 75 percentile, 25 percent of block groups or tracts would be targeted.

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Table 17: Threshold Criteria Calculation Methodology

Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
Low- and moderate-income (LMI) households	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >\$0): Income Group Data Field calculated using HUD Section 8 Income Limits and FEMA IA Income Data Field	For each Census Block Group: Sum of LMI (ELI + I50 + I80) Count / Registrant Count for Census Block Group	75 percentile	N/A	60.2% (32 percentile)
Racial and ethnic minorities living in poverty – Black/African-American	U.S. Census ACS 5-Year (2012-2016) Table S1701 (Poverty Status in Past 12 Months)	For each Census Tract: Sum of Below Poverty Level Count for Black or African American Alone / Total Population for Whom Poverty Status	75 percentile or above average Black/African-American population and poverty rates for Census Block Group	2.6%	2.3% (68 percentile)
Racial and ethnic minorities living in poverty - Hispanic	U.S. Census ACS 5-Year (2012-2016) Table S1701 (Poverty Status in Past 12 Months)	For each Census Tract: Sum of Below Poverty Level Count for Hispanic or Latino Origin (of any race) / Total Population for Whom Poverty Status is Determined	75 percentile for Census Block Group	9.4%	6.1% (60 percentile)
Racial and ethnic minorities living in poverty - Asian	U.S. Census ACS 5-Year (2012-2016) Table S1701 (Poverty Status in Past 12 Months)	For each Census Tract: Sum of Below Poverty Level Count for Asian Alone / Total Population for Whom Poverty Status is Determined	75 percentile or above average Asian population and poverty rates for Census Block Group	0.5%	0.4% (82 percentile)
Limited English proficiency (LEP) for Spanish speakers	U.S. Census ACS 5-Year (2012-2016) Table B16004 (Age by Language Spoken at Home by Ability to Speak English)	For each Census Block Group: Sum of Count of Speak Spanish and Speak English Less Than Well / Total Population	5% for Census Block Group	7.0%	3.3% (67 percentile)
Special access and functional needs (AFN)	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >\$0): AFN Data Field	For each Census Block Group: Sum of Y / Registrant Count for Census Block Group	5% for Census Block Group (81 percentile)	N/A	3.0% (65 percentile)
Persons with a hearing difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Hearing Difficulty / Civilian Noninstitutionalized Population for Census Tract	Greater of 5% or 75 percentile for Census Block Group	3.4%	3.8% (47 percentile)
Persons with a vision difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Vision Difficulty / Civilian Noninstitutionalized Population for Census Tract	Greater of 5% or 75 percentile for Census Block Group	2.5%	2.5% (47 percentile)
Persons with a cognitive difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Cognitive Difficulty / Civilian Noninstitutionalized Population for Census Tract	75 percentile	4.6%	4.5% (42 percentile)

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Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
Persons with an ambulatory difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with an Ambulatory Difficulty / Civilian Noninstitutionalized Population for Census Tract	75 percentile	6.5%	6.8% (36 percentile)
Persons with a self-care difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Self-Care Difficulty / Civilian Noninstitutionalized Population for Census Tract	Greater of 5% or 75 percentile for Census Block Group	2.5%	2.4% (42 percentile)
Persons with an independent living difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with an Independent Living Difficulty / Civilian Noninstitutionalized Population for Census Tract	75 percentile	5.3%	4.3% (65 percentile)
Households with elderly individuals (i.e., 65 years or older)	U.S. Census ACS 5-Year (2012-2016) Table B11007 (Households by Presence of People 65 Years And Over, Household Size and Household Type)	For each Census Block Group: Sum of Count of Households with One or More People Over 65 Years And Over / Households in Census Block Group	75 percentile	23.2%	26.5% (46 percentile)
Households with children under 18	U.S. Census ACS 5-Year (2012-2016) Table B11005 (Households by Presence of People Under 18 Years by Household Type)	For each Census Block Group: Sum of Count of Households with One or More People Under 18 Years / Households in Census Block Group	75 percentile	37.6%	37.2% (59 percentile)
Female heads of household	U.S. Census ACS 5-Year (2012-2016) Table B11005 (Households by Presence of People Under 18 Years by Household Type)	For each Census Block Group: Sum of Count of Family and Non-Family Households with One or More People Under 18 Years and Female Householder, No Husband Present / Households in Census Block Group	75 percentile	9.8%	8.5% (56 percentile)
Destroyed homes (displacement)	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >\$0): Destroyed Data Field	For each Census Block Group: Sum of Y Destroyed Home / Registrant Count for Census Block Group	5% and 10 or more homes destroyed for Census Block Group (99 percentile)	N/A	0.7% (93 percentile)
Living in FEMA-designated Flood Hazard Zone	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >\$0): Flood Plain Data Field	For each Census Block Group: Sum of Y Flood Plain / Registrant Count for Census Block Group	Greater of 5% or 75 percentile for Census Block Group	N/A	17.8% (77 percentile)
Veterans	U.S. Census ACS 5-Year (2012-2016) Table B21001 (Sex by Age By Veteran Status For The Civilian Population 18 Years And Over)	For each Census Block Group: Sum of Count of Veterans / Civilian Population 18 Years And Over in Census Block Group	75 percentile	7.7%	8.8% (55 percentile)

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Table 18: Threshold Criteria Values

Demographic	State Avg.	Harvey Affected Area Avg.	Criteria Value – HGAC-W / Lower Colorado Region
LMI households	N/A	60.2% (32 percentile)	80.0% (75 percentile)
Racial and ethnic minorities living in poverty – Black/African-American	2.6%	2.3% (68 percentile)	5.0% or Above Average Black/African-American Population and Poverty Rates (30% of block groups)
Racial and ethnic minorities living in poverty - Hispanic	9.4%	6.1% (60 percentile)	9.1% (75 percentile)
Racial and ethnic minorities living in poverty - Asian	0.5%	0.4% (82 percentile)	5.0% or Above Average Asian Population and Poverty Rates (8% of block groups)
Limited English proficiency (LEP) for Spanish speakers	7.0%	3.3% (67 percentile)	5.0% (73 percentile)
Special access and functional needs (AFN)	N/A	3.0% (65 percentile)	5.0% (81 percentile)
Persons with a hearing difficulty	3.4%	3.8% (47 percentile)	5.0% (87 percentile)
Persons with a vision difficulty	2.5%	2.5% (47 percentile)	5.0% (93 percentile)
Persons with a cognitive difficulty	4.6%	4.5% (42 percentile)	5.0% (76 percentile)
Persons with an ambulatory difficulty	6.5%	6.8% (36 percentile)	8.6% (75 percentile)
Persons with a self-care difficulty	2.5%	2.4% (42 percentile)	5.0% (95 percentile)
Persons with an independent living difficulty	5.3%	4.3% (65 percentile)	7.1% (75 percentile)
Households with elderly individuals (i.e., 65 years or older)	23.2%	26.5% (46 percentile)	33.6% (75 percentile)
Households with children under 18	37.6%	37.2% (59 percentile)	48.3% (75 percentile)
Female heads of household	9.8%	8.5% (56 percentile)	11.8% (75 percentile)
Destroyed homes (displacement)	N/A	0.7% (93 percentile)	5.0% and 10 or more homes destroyed (99 percentile)
Living in FEMA-designated Flood Hazard Zone	N/A	17.8% (77 percentile)	15.4% (75 percentile)
Veterans	7.7%	8.8% (55 percentile)	8.7% (75 percentile)

Glossary of Acronyms and Terms

ADA - Americans with Disabilities Act
AFFH – Affirmatively Furthering Fair Housing
AFN – Access and Functional Needs
AMI/AMFI - Area Median Family Income
CDBG - Community Development Block Grants
CDBG-DR – Community Development Block Grants – Disaster Recovery
COG - Council of Government
DOB – Duplication of Benefits
DR – Disaster Recovery
FEMA - Federal Emergency Management Agency
FVL – FEMA Verified Loss
FHEO - Fair Housing and Equal Opportunity Office
FR – Federal Register
GLO-CDR - Texas General Land Office-Community Development and Revitalization
HAP – Homeowner Assistance Program
HGAC – Houston-Galveston Area Council
HUD – United States Department of Housing and Urban Development
IA – Individual Assistance
LEP – Limited English Proficiency
LMI – Low- and Moderate-Income
SB – Slum and Blight
SBA - Small Business Administration
UN – Urgent Need

Access and Functional Needs (AFN) - A person's functional needs, including but not limited to: maintaining independence, communication, transportation and medical care; may also refer to modifications to programs, facilities, procedures and services.

Action Plan – The State of Texas Action Plan for Disaster Recovery, as amended. Describes uses of funds, eligibility criteria, and the plan for long term recovery and restoration of infrastructure, housing, and economic revitalization in the most impacted and distressed areas affected by Hurricane Harvey.

Affected block group - A block group that contains one or more FEMA IA data base registrants in an owner-occupied primary residence with any amount of FEMA verified loss (greater than \$0).

Affirmatively Furthering Fair Housing (AFFH) - AFFH is a legal requirement that federal agencies and federal grantees must further the purposes of the Fair Housing Act by taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

Ambulatory Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having serious difficulty walking or climbing stairs.

Applicant/Homeowner/Renter/Survivor (Used interchangeably) - Individuals whose homes or housing units were destroyed, made uninhabitable, needed repairs, or who suffered disaster-related displacement from their primary residences and/or loss of property.

Area Median Family Income (AMFI) - Calculated annual limits based on HUD-estimated median family income with adjustments based on family size used for demonstrating LMI beneficiaries in the programs. May also be referred to Area Median Income (**AMI**) in other program documents.

Block group - A statistical subdivision of a census tract, generally defined to contain between 600 and 3,000 people and 240 and 1,200 housing units, and the smallest geographic unit for which the Census Bureau tabulates and publishes data. A sub-division of a census tract (or, prior to 2000, a block numbering area), a block group is a cluster of blocks having the same first digit of their four-digit identifying number within a census tract.

Census block - A statistical area bounded by visible features, such as streets, roads, streams, and railroad tracks, and by nonvisible boundaries, such as selected property lines and city, township, school district, and county boundaries. Many blocks correspond to individual city blocks bounded by streets, but blocks – especially in rural areas – may include many square miles and may have some boundaries that are not streets. A block is the smallest geographic unit used by the Census Bureau for tabulation of decennial census data.

Census tract - A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography

boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Cognitive Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having difficulty remembering, concentrating or making decisions because of a physical, mental or emotional problem.

Destroyed Homes (displacement) - Homes which are determined to be uninhabitable or destroyed following a disaster, based on FEMA on-site inspections, causing the temporary or permanent displacement of residents.

Disability – Includes hearing, vision, cognitive, ambulatory, self-care, or independent living difficulty as defined for the American Community Survey.

Duplication of Benefits (DOB) - The Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) prohibits any person, business concern, or other entity from receiving financial assistance from CDBG Disaster Recovery funding with respect to any part of a loss resulting from a major disaster as to which he has already received financial assistance under any other program or from insurance or any other source. The state will allow for the most permissive current interpretation provided by HUD in determining Duplication of Benefits.

Elderly Household - A householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption, of which at least one is age 65 or older.

Fair Housing Act - Prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex, national origin, disability, or on familial status (presence of child under age of 18, and pregnant women).

Families with Children under 18 - A householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption, of which at least one is under the age 18.

FEMA IA Registrants - Individuals and families who have sustained losses due to disasters and registered for the IA program. Registration requires applicants to provide their social security number, the address of the damage, current contact information, insurance information, total household annual income, bank account information and a description of the disaster-caused damage and losses.

FEMA Verified Loss (FVL) - Following a disaster, FEMA performs on-site inspections to calculate an amount of loss, based on the general depreciation amount for items of average quality, size and capacity with disaster-related damage. FEMA verified losses are based on the minimum amount necessary to restore the home to a safe, sanitary and secure condition.

Flood Hazard Zone - Geographic areas that the Federal Emergency Management Agency (FEMA) has defined according to varying levels of flood risk. The zones are depicted Flood hazard areas identified on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. FEMA determined whether each registrant was in a flood hazard zone and included this information in the FEMA IA data set.

General Marketing and Outreach - Marketing and outreach activities that will be conducted across the affected areas regardless of level of impact or prevalence of certain demographics that provide indication of vulnerable, hard-to-reach populations. Examples include television, radio, and newspaper announcements, application in-take sessions, and direct mailings.

Hearing Difficulty - A person with a hearing difficulty is deaf or has a hearing impairment that makes it very difficult to hear conversations, televisions, or radio broadcasts.

Homeowner – The owner of a home, including if it is mortgaged or otherwise not paid-in-full.

Housing Activities - Housing activities may include single family home repair, reconstruction, new construction, demolition, acquisition, and code enforcement or rental activities.

Independent Living Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having difficulty doing errands alone, such as visiting a doctor's office or shopping, because of a physical, mental or emotional problem.

Individual Assistance (IA) - A program provided by FEMA following a Presidential declaration of disaster in the form of financial help or direct services to those who have necessary expenses and serious needs that they are unable to meet through other means. Financial help is available as Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Limited English Proficiency (LEP) - For a respondent whose primary language is not English, this refers to their assessment of their ability to speak English as "not well" or "not at all."

Low- and Moderate-Income (LMI) - A household or family with an income that does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger households or families.

LMI National Objective – Activities which benefit households whose total annual gross income does not exceed 80% of Area Median Income, adjusted for family size.

Minorities in Poverty - Families or unrelated individuals that identify as a member of a racial or ethnic group other than "white, not Hispanic" and who earn at or below the income threshold set

by the U.S. Office of Management and Budget for poverty, which varies by family size and composition.

Most Impacted and Distressed (designated by HUD) - Counties and zip codes which have been identified by the U.S. Department of Housing and Urban Development (HUD) as having concentrated damage following a disaster.

Owner-occupied - A housing unit is owner-occupied if the owner or co-owner lives in the unit, including if it is mortgaged or otherwise not paid-in-full.

Primary Home - The applicant's principal residence, not a secondary or vacation home.

Self-care Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having difficulty bathing or dressing.

Targeted block group - A block group that meets the FEMA IA registrant thresholds established in the Needs Assessment and designated to receive consideration for targeted outreach and marketing efforts.

Targeted Marketing and Outreach - Targeted marketing and outreach activities are designed to more effectively reach vulnerable populations and provide equitable opportunities to apply for program benefits. These identified populations are often less likely to be reached by general marketing and outreach as they may be deterred from applying due to financial, physical, social, or language barriers. Examples include door-to-door canvassing, partnering with local government agencies and non-profits that provide services to the targeted populations, and providing materials in alternative formats.

Unmet Need - In relation to disaster recovery, unmet need is need that is not covered by other sources and is eligible to be covered by CDBG-DR funds. When defining a community's unmet needs, grantees are required to keep the following concepts in mind: 1) CDBG-DR addresses the wider impact of the disaster and not just specific damages (e.g., shocks to the community's housing, infrastructure and economy, shifts in demand from owner-occupied housing to rental, decreases to the tourist industry); 2) CDBG-DR allows the grantee to identify needs that were not recognized by other programs and funding sources; 3) CDBG-DR looks at needs at a community wide AND an individual level; and 4) unmet needs are a moving target and may change throughout the process.

(Source: [https://www.hudexchange.info/resources/documents/Disaster Recovery Disaster Impact Needs Assessment Kit.pdf](https://www.hudexchange.info/resources/documents/Disaster_Recovery_Disaster_Impact_Needs_Assessment_Kit.pdf))

Urgent Need National Objective – An urgent need that exists because existing conditions pose serious and immediate threat to health/welfare of community, the existing conditions are recent or recently became urgent (typically within 18 months), and the subrecipient cannot finance the activities on its own because other funding sources are not available.

Veteran - A "civilian veteran" is a person aged 18 years old or over who has served (even for a short time), but is not now serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or who served in the U.S. Merchant Marine during World War II. People who served in the National Guard or military Reserves are classified as veterans only if they were ever called or ordered to active duty, not including initial training.

Vision Difficulty - a person with a vision difficulty is blind or has serious difficulty reading or driving due to a visual impairment even when wearing glasses.

Vulnerable Populations – For purposes of this needs assessment, vulnerable populations are certain protected classes under the Fair Housing Act and other demographic groups likely to need assistance but less likely to be reached by general marketing and outreach activities.